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ABSTRACT

EXHIBITING THE CONDITION

OF THE

BANKS IN MASSACHUSETTS,

ON THE

FIRST SATURDAY OF SEPTEMBER,

1850.

PREPARED FROM OFFICIAL RETURNS,

BY WILLIAM B. CALHOUN,

SECRETARY OF THE COMMONWEALTH.

BOSTON:

DUTTON AND WENTWORTH, STATE PRINTERS,

No. 37, Congress Street.

1850.

☞The official circular, requiring Returns from the Banks, was issued by the Governor on the sixteenth day of October, and had reference to their condition on the first Saturday of the preceding month.

Within the time prescribed by law, returns were received from all the banks excepting the Freeman's, in Boston, which was subsequently made, and is embraced in this Abstract; and the Pawtucket, which is understood to be in the hands of receivers.

	BOSTON.				
DUE FROM THE BANKS.	Atlantic.	Atlas.	Boston.	Boylston.	City.
Capital Stock paid in,	$500,000 00	$500,000 00	$900,000 00	$200,000 00	$1,000,000 00
Bills in circulation of five dollars and upwards,	232,280 00	119,675 00	176,032 00	131,280 00	158,423 00
Bills in circulation less than five dollars,	59,898 00	25,646 00	51,134 00	44,628 00	24,430 00
Net Profits on hand,	97,582 13	49,320 71	115,453 87	26,140 77	125,437 09
Balances due to other Banks,	72,833 61	205,937 67	53,056 18	. .	99,285 85
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	236,238 79	157,438 62	471,089 97	131,486 19	288,150 54
Cash deposited bearing interest,	. .	. .	. .	. .	110,275 63
Total amount due from the Banks,	1,198,832 53	1,058,018 00	1,766,766 02	533,534 96	1,806,002 11
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	66,717 11	34,184 77	96,055 40	15,745 78	62,522 38
Real Estate,	20,000 00	. .	50,000 00	. .	30,000 00

Bills of other Banks incorporated in this State, ...	75,939 00	56,625 00	94,756 00	42,468 00	35,623 00
Bills of other Banks incorporated elsewhere,	. .	. .	. .	. .	. .
Balances due from other Banks, . .	111,382 35	41,396 58	50,609 66	75,555 95	63,534 82
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, . .	924,794 07	925,811 65	1,475,344 96	399,765 23	1,614,321 91
Total amount of the Resources of the Banks, ...	1,198,832 53	1,058,018 00	1,766,766 02	533,534 96	1,806,002 11
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	April, 1850. 4 per cent. 20,000 00	April, 1850. 3½ per cent. 17,500 00	April, 1850. 4 per cent. 36,000 00	April, 1850. 4½ per cent. 9,000 00	April, 1850. 3½ per cent. 35,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	73,226 03	28,123 84	61,792 35	15,282 40	71,860 83
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	4,900 00	400 00	12,650 00	7,370 00	. .
Amount of Debts due and unpaid, and considered doubtful, ...	. .	544 70	1,491 29	. .	. .

	BOSTON.				
	Cochituate.	Columbian.	Bank of Commerce.	Eagle.	Exchange.
DUE FROM THE BANKS.					
Capital Stock paid in,	$150,000 00	$500,000 00	$708,450 00	$500,000 00	$500,000 00
Bills in circulation of five dollars and upwards,	158,892 00	80,090 00	241,710 00	136,645 00	250,060 00
Bills in circulation less than five dollars,		18,000 00	41,918 00	15,919 00	45,764 00
Net Profits on hand,	7,021 34	43,856 58	12,351 73	54,275 23	65,657 44
Balances due to other Banks,	. .	10,000 00	278,901 18	85,918 80	237,038 75
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	35,045 71	120,700 91	437,471 32	319,895 58	250,285 47
Cash deposited bearing interest,	. .	. .	4,870 67	68,718 65	. .
Total amount due from the Banks,	350,959 05	772,647 49	1,725,672 90	1,181,372 26	1,348,805 66
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	5,343 58	59,024 73	68,205 96	100,177 66	66,330 30
Real Estate,	. .	. .	10,710 67	. .	. .

Bills of other Banks incorporated in this State, ...	3,212 00	35,060 00	234,464 00	82,807 00	221,990 74
Bills of other Banks incorporated elsewhere,	. .	. .	. .	. .	. .
Balances due from other Banks, . .	59,536 85	23,005 92	83,989 27	36,175 47	67,639 01
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, . .	282,866 62	655,556 84	1,328,303 00	962,212 13	992,845 61
Total amount of the Resources of the Banks, ...	350,959 05	772,647 49	1,725,672 90	1,181,372 26	1,348,805 66
Date, Rate, and amount of dividends since the last Annual Returns, . . .	April, 1850. 3 per cent. 4,500 00	April, 1850. 3½ per cent. 17,500 00	. .	April, 1850. 3½ per cent. 17,500 00	April, 1850. 4 per cent. 20,000 00
Amount of Reserved Profits at the time of declaring the last Dividends, . . .	3,213 33	20,551 04	. .	33,503 73	27,808 29
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	2,600 00	. .	. .	. .	. .
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	. .	. .	. .

	BOSTON.				
DUE FROM THE BANKS.	Freeman's.	Globe.	Granite.	Grocers.	Hamilton.
Capital Stock paid in,	$250,000 00	$1,000,000 00	$500,000 00	$250,000 00	$500,000 00
Bills in circulation of five dollars and upwards,	136,930 00	139,594 00	187,020 00	138,565 00	196,105 00
Bills in circulation less than five dollars,	34,333 00	27,002 00	26,902 00	49,315 00	31,224 00
Net Profits on hand,	45,613 24	158,617 67	56,057 94	17,420 98	89,136 34
Balances due to other Banks,	515 36	271,342 29	147,575 60	79,148 10	31,809 79
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	138,200 28	315,110 88	216,746 22	149,384 14	209,982 97
Cash deposited bearing interest,	. .	30,000 00	. .	. .	18,446 76
Total amount due from the Banks,	605,591 88	1,941,666 84	1,134,301 76	683,833 22	1,076,704 86
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	28,577 48	121,253 36	74,079 20	25,512 74	60,856 10
Real Estate,	12,767 48	54,727 53	. .	. .	. .

Bills of other Banks incorporated in this State, ...	3,329 00	131,948 00	119,340 00	148,918 91	74,704 00
Bills of other Banks incorporated elsewhere,	523 00	. .	. .	. .	. .
Balances due from other Banks, . .	60,782 21	46,573 37	60,705 17	30,719 84	40,325 51
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, . .	499,612 71	1,587,164 58	880,177 39	478,681 73	900,819 25
Total amount of the Resources of the Banks, ...	605,591 88	1,941,666 84	1,134,301 76	683,833 22	1,076,704 86
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	April, 1850. 4½ per cent. 11,250 00	April, 1850. 4 per cent. 40,000 00	April, 1850. 3½ per cent. 17,500 00	April, 1850. 4 per cent. 10,000 00	April, 1850. 3½ per cent. 17,500 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	27,000 00	116,742 11	29,500 00	6,393 25	57,008 00
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	800 00	24,800 00	1,480 00	. .	75 00
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	3,111 52	. .	. .

	BOSTON.				
DUE FROM THE BANKS.	Market.	Massachusetts.	Mechanics.	Merchants.	New England.
Capital Stock paid in,	$560,000 00	$800,000 00	$150,000 00	$3,000,000 00	$1,000,000 00
Bills in circulation of five dollars and upwards,	182,590 00	108,839 00	103,225 00	699,150 00	132,501 00
Bills in circulation less than five dollars,	24,487 00	20,828 00	33,009 00	462 00	30,000 00
Net Profits on hand,	122,853 18	65,456 02	15,019 33	455,974 41	126,159 73
Balances due to other Banks,	100,526 57	44,677 15	. .	1,039,150 04	368,696 76
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	234,699 14	198,845 95	53,774 47	855,343 42	256,005 01
Cash deposited bearing interest,	. .	. .	. .	. .	14,050 95
Total amount due from the Banks,	1,225,155 89	1,238,646 12	355,027 80	6,050,079 87	1,927,413 45
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	48,776 15	43,926 44	16,029 49	304,922 33	73,075 33
Real Estate,	. .	75,812 24	16,350 00	145,000 00	30,000 00

Bills of other Banks incorporated in this State, ...	91,775 00	45,991 00	863 00	547,544 00	74,689 00
Bills of other Banks incorporated elsewhere,	. .	. .	78 00	. .	. .
Balances due from other Banks, . .	18,221 59	18,542 38	34,402 81	107,552 55	158,018 94
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, . .	1,066,383 15	1,054,374 06	287,304 50	4,945,060 99	1,591,630 18
Total amount of the Resources of the Banks, ...	1,225,155 89	1,238,646 12	355,027 80	6,050,079 87	1,927,413 45
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	April, 1850. 5 per cent. 28,000 00	April, 1850. 3 per cent. 24,000 00	April, 1850. 4 per cent. * on 120,000 00 4,800 00	April, 1850. 4 per cent. 120,000 00	April, 1850. 4 per cent. 40,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	83,967 81	28,053 43	5,900 00	323,123 17	70,358 74
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	5,150 00	. .	8,290 00	29,750 00	6,500 00
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	. .	. .	2,088 80

* Capital before increase.

	BOSTON.				
	North.	Shawmut.	Shoe & Leather Deal.	State.	Suffolk.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$750,000 00	$500,000 00	$750,000 00	$1,800,000 00	$1,000,000 00
Bills in circulation of five dollars and upwards, ...	185,584 00	138,475 00	227,535 00	258,259 00	276,995 00
Bills in circulation less than five dollars, .	30,319 00	25,552 00	40,986 00	30,065 00	13,372 00
Net Profits on hand, ...	67,943 17	75,771 55	114,581 36	236,699 29	360,237 46
Balances due to other Banks, ...	34,071 60	204,348 08	380,326 47	140,000 00	2,008,282 31
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	300,042 57	226,773 20	185,092 92	498,382 62	109,272 74
Cash deposited bearing interest, . .	. .	. .	. .	25,000 00	. .
Total amount due from the Banks, . .	1,367,960 24	1,170,919 83	1,698,521 75	2,988,405 91	3,768,159 51
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses, ...	45,497 64	52,974 30	63,732 72	103,376 60	427,079 39
Real Estate, ...	. .	. .	. .	. .	100,000 00

Bills of other Banks incorporated in this State, ...	107,668 00	112,070 00	89,155 43	70,408 00	500,128 00
Bills of other Banks incorporated elsewhere,	. .	. .	. .	. .	285,300 00
Balances due from other Banks, . .	17,602 65	8,995 85	48,662 67	106,000 00	645,248 19
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, . .	1,197,192 05	996,879 68	1,496,970 93	2,708,621 31	1,810,403 93
Total amount of the Resources of the Banks, ...	1,367,960 34	1,170,919 83	1,698,521 75	2,988,405 91	3,768,159 51
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	April, 1850. 3½ per cent. 26,250 00	April, 1850. 4 per cent. 20,000 00	April, 1850. 4½ per cent. 33,750 00	April, 1850. 3½ per cent. 63,000 00	April, 1850. 5 per cent. 50,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	36,578 44	39,210 76	58,991 92	165,136 16	292,583 46
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	8,950 00	3,500 00	8,300 00	23,975 00	18,000 00
Amount of Debts due and unpaid, and considered doubtful, ...	2,000 00	. .	1,412 76	. .	16,523 49

	BOSTON.			
DUE FROM THE BANKS.	Traders.	Tremont.	Union.	Washington.
Capital Stock paid in, ...	$400,000 00	$692,550 00	$1,000,000 00	$500,000 00
Bills in circulation of five dollars and upwards, ...	128,110 00	215,470 00	177,035 00	116,095 00
Bills in circulation less than five dollars, .	33,199 00	33,762 00	19,682 00	26,247 00
Net Profits on hand, ...	56,268 40	88,132 37	156,165 95	32,548 86
Balances due to other Banks, ...	109,579 87	258,045 93	53,710 88	9,000 00
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	189,784 16	280,047 81	292,392 24	193,115 46
Cash deposited bearing interest, . .	17,387 88	. .	. .	. .
Total amount due from the Banks, . .	934,329 31	1,568,008 11	1,698,986 07	877,006 32
RESOURCES OF THE BANKS.				
Gold, Silver, and other coined metals in their banking houses, ...	32,811 40	63,257 88	73,037 27	24,476 58
Real estate, ...	1,195 69	40,000 00	. .	. .

Bills of other Banks incorporated in this State,	42,471 00	205,211 09	60,490 00	49,078 00
Bills of other Banks incorporated elsewhere,	. .	. .	. .	. .
Balances due from other Banks,	90,385 30	36,047 58	24,149 21	22,856 30
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	767,465 92	1,223,491 56	1,541,309 59	780,595 44
Total amount of the Resources of the Banks,	934,329 31	1,568,008 11	1,698,986 07	877,006 32
Date, Rate, and amount of Dividends since the last Annual Returns,	April, 1850. 4 per cent. 16,000 00	April, 1850. 4 per cent. * on 500,000 00 20,000 00	April, 1850. 4 per cent. * on 800,000 00 32,000 00	April, 1850. 3 per cent. 15,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	30,346 58	53,962 57	62,772 93	18,147 32
Amount of Debts due to each Bank, secured by pledge of its Stock,	7,000 00	600 00	3,300 00	8,902 00
Amount of Debts due and unpaid, and considered doubtful,	1,016 13	. .	. .	. .

* Capital before increase.

	CHELSEA.	ANDOVER.	BEVERLY.	DANVERS.	
DUE FROM THE BANKS.	Tradesman's.	Andover.	Beverly.	Danvers.	Village.
Capital Stock paid in, ...	$61,700 00	$250,000 00	$125,000 00	$150,000 00	$120,000 00
Bills in circulation of five dollars and upwards, ...	27,960 00	76,780 00	74,358 00	49,570 00	70,335 00
Bills in circulation less than five dollars, .	11,696 00	10,763 00		21,408 00	25,674 00
Net Profits on hand, ...	396 13	26,421 69	11,070 18	8,382 25	10,783 21
Balances due to other Banks, ...	. .	. .	803 76	5,231 27	11,582 18
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	24,846 83	17,603 20	46,568 50	26,545 25	123 87
Cash deposited bearing interest, . .	. .	. .	. .	6,176 68	7,975 19
Total amount due from the Banks, . .	126,598 96	381,567 89	257,800 44	267,313 45	246,473 45
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses, ...	7,335 93	6,780 89	6,086 21	2,494 33	2,074 67
Real Estate, ...	. .	5,000 00	1,072 61	4,700 00	. .

Bills of other Banks, incorporated in this State,	13,413 96	11 00	3,532 20	2,046 22	8,848 08
Bills of other Banks incorporated elsewhere,		50 00		. .	16 00
Balances due from other Banks,	74,861 68	12,169 25	20,602 97	8,490 94	21,308 38
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	30,987 39	357,556 75	226,506 45	249,581 96	214,226 32
Total amount of the Resources of the Banks,	126,598 96	381,567 89	257,800 44	267,313 45	246,473 45
Date, Rate, and amount of Dividends since the last Annual Returns,	. .	April, 1850. 4 per cent. 10,000 00	April, 1850. 3 per cent. 3,750 00	April, 1850. 3 per cent. 4,500 00	April, 1850. 4 per cent. 4,800 00
Amount of Reserved Profits at the time of declaring the last Dividend,	. .	16,089 15	7,290 97	3,235 77	5,249 01
Amount of Debts due to each Bank, secured by pledge of its Stock,	. .	225 00	7,062 50	1,000 00	900 00
Amount of Debts due and unpaid, and considered doubtful,	. .	. .	8,221 00	. .	. .

	DANVERS.	GEORGETOWN.	GLOUCESTER.	HAVERHILL.	
	Warren.	Manufacturers.	Gloucester.	Haverhill.	Merrimack.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$120,000 00	$100,000 00	$200,000 00	$150,000 00	$180,000 00
Bills in circulation of five dollars and upwards, ...	66,813 00	20,315 00	138,461 00	46,615 00	35,680 00
Bills in circulation less than five dollars, .	19,044 50	7,666 00	17,978 00	15,898 00	17,529 00
Net Profits on hand, ...	10,301 70	5,019 12	26,385 01	19,834 12	17,538 29
Balances due to other Banks, ...	1,873 78	845 51	. .	9,846 73	1,126 61
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	36,200 88	4,820 70	44,227 23	14,911 35	10,312 72
Cash deposited bearing interest, . .	. .	35,070 47	. .	. .	10,000 00
Total amount due from the Banks, . .	254,233 86	173,736 80	427,051 24	257,105 20	272,186 62
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses, ...	3,917 96	1,335 51	10,305 05	4,741 23	3,277 10
Real Estate, ...	. .	1,300 00	7,312 45	5,000 00	2,000 00

Bills of other Banks incorporated in this State, ...	4,568 63	121 00	3,640 00	263 00	1,734 00
Bills of other Banks incorporated elsewhere,	. .	. .	620 00	18 00	437 00
Balances due from other Banks, . .	28,064 98	15,655 91	22,433 82	6,344 20	15,415 43
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, . .	217,682 29	155,324 38	382,739 92	240,738 77	249,323 09
Total amount of the Resources of the Banks, ...	254,233 86	173,736 80	427,051 24	257,105 20	272,186 62
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	April, 1850. 3½ per cent. 4,200 00	April, 1850. 3 per cent. 3,000 00	April, 1850. 4½ per cent. 9,000 00	April, 1850. 4½ per cent. 6,750 00	April, 1850. 4 per cent. 7,200 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	5,938 32	2,383 89	20,422 39	13,000 00	10,470 08
Amount of Debts due to each Bank, secured by pledge of its stock, ...	2,150 00	3,212 04	13,764 00	300 00	200 00
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	357 58	1,457 00	. .

	HAVERHILL.	LAWRENCE.	LYNN.		MARBLEHEAD.
	Union.	Bay State.	Laighton.	Lynn Mechanics.	Grand.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$100,000 00	$300,000 00	$100,000 00	$150,000 00	$100,000 00
Bills in circulation of five dollars and upwards, ...	45,940 00	148,765 00	49,243 00	85,570 00	66,960 00
Bills in circulation less than five dollars, .	24,570 00	36,897 00	23,030 00	21,392 00	22,043 00
Net Profits on hand, ...	7,490 54	17,365 59	6,364 88	17,440 61	3,339 82
Balances due to other Banks, ...	. .	1,619 31	12,056 24	6,964 80	310 93
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	13,730 30	19,918 43	23,410 42	36,119 75	14,128 09
Cash deposited bearing interest, . .	. .	. .	. .	8,400 00	. .
Total amount due from the Banks, . .	191,730 84	524,565 33	214,104 54	325,887 16	206,781 84
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses, ...	2,407 84	7,515 80	5,818 77	8,798 23	5,350 76
Real Estate, ...	3,300 00	20,000 00	. .	10,000 00	8,700 00

Bills of other Banks incorporated in this State, ...	1,719 00	1,253 00	7,580 00	1,258 00	178 00
Bills of other Banks incorporated elsewhere,	14 00	203 00	. .	. .	. .
Balances due from other Banks, . .	15,854 39	14,406 45	6,873 10	11,948 86	34,210 45
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, . .	168,435 61	481,187 08	193,832 67	293,882 07	158,342 63
Total amount of the Resources of the Banks, ...	191,730 84	524,565 33	214,104 54	325,887 16	206,781 84
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	April, 1850. "An interest dividend, 1,613 00"	April, 1850. 4 per cent. * on 200,000 00 8,000 00 "An interest dividend, 3 per cent. 2,582 69"	April, 1850. 3 per cent. 3,000 00	April, 1850. 4 per cent. 6,000 00	. .
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	2,116 29	4,280 46	2,784 02	11,005 78	. .
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	. .	. .	. .	. .	12,048 34
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	. .	501 52	. .

* Amount of capital before increase.

	MARBLEHEAD.	NEWBURYPORT.			SALEM.
	Marblehead.	Mechanics.	Merchants.	Ocean.	Asiatic.
DUE FROM THE BANKS.					
Capital Stock paid in,	$120,000 00	$200,000 00	$210,000 00	$100,000 00	$200,000 00
Bills in circulation of five dollars and upwards,	55,355 00	40,000 00	50,735 00	86,715 00	91,110 00
Bills in circulation less than five dollars,	12,457 00	23,916 50	17,050 00	18,260 00	17,773 00
Net Profits on hand,	3,655 72	8,399 21	18,847 28	27,876 14	33,888 04
Balances due to other Banks,	. .	2,002 65	4,649 01	121 25	9,257 04
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	14,089 23	23,689 41	64,202 72	53,105 52	110,158 83
Cash deposited bearing interest,	. .	. .	. .	. .	20,000 00
Total amount due from the Banks,	205,556 95	298,007 77	365,484 01	286,077 91	482,186 91
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	7,221 59	7,242 41	14,211 15	8,816 07	16,764 73
Real Estate,	5,500 00	8,000 00	6,000 00	2,500 00	. .

Bills of other Banks incorporated in this State, ...	1,106 00	600 00	2,514 00	3,241 20	20,200 00
Bills of other Banks incorporated elsewhere,	. .	57 00	91 00	1,722 00	842 00
Balances due from other Banks, . .	12,190 37	11,215 91	26,072 13	74,123 77	46,662 49
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, . .	179,538 99	270,892 45	316,595 73	195,674 87	397,717 69
Total amount of the Resources of the Banks, ...	205,556 95	298,007 77	365,484 01	286,077 91	482,186 91
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	April, 1850. 3 per cent. 3,600 00	April, 1850. 3 per cent. 6,000 00	April, 1850. $3\frac{4}{7}$ per cent. 7,500 00	April, 1850. 5 per cent. 5,000 00	April, 1850. $3\frac{1}{2}$ per cent. 7,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	. .	2,032 12	10,842 57	22,029 20	25,836 08
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	900 00	7,385 91	3,781 00	. .	. .
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	. .	. .	. .

	SALEM.				
DUE FROM THE BANKS.	Commercial.	Exchange.	Mercantile.	Merchants.	Naumkeag.
Capital Stock paid in, ...	$200,000 00	$200,000 00	$200,000 00	$200,000 00	$500,000 00
Bills in circulation of five dollars and upwards, ...	35,550 00	77,535 00	44,034 00	58,830 00	112,155 00
Bills in circulation less than five dollars, .	27,745 00	21,371 00	12,849 00	9,716 00	39,424 00
Net Profits on hand, ...	25,411 10	18,740 76	5,421 83	9,895 97	34,366 80
Balances due to other Banks, ...	1,592 33	. .	840 40	10,030 29	448 55
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	45,989 40	45,779 97	53,046 79	59,926 79	124,978 41
Cash deposited bearing interest, . .	4,466 47	30,000 00	500 00	. .	. .
Total amount due from the Banks, . .	340,754 30	393,426 73	316,692 02	348,399 05	811,372 76
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses, ...	4,816 22	8,753 45	3,401 58	5,422 70	14,421 28
Real Estate, ...	7,474 90	4,000 00	7,500 00	. .	. .

Bills of other Banks incorporated in this State,	2,024 53	3,051 00	11,556 00	6,299 00	10,181 90
Bills of other Banks incorporated elsewhere,	6 00	. .	. .	. .	. .
Balances due from other Banks,	2,726 06	23,108 29	14,648 02	18,225 08	41,783 16
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	323,706 59	354,513 99	279,586 42	318,452 27	744,986 42
Total amount of the Resources of the Banks,	340,754 30	393,426 73	316,692 02	348,399 05	811,372 76
Date, Rate, and amount of Dividends since the last Annual Returns,	April, 1850. 4 per cent. 8,010 00	April, 1850. 3⅜ per cent. 6,750 00	April, 1850. 3 per cent. 6,000 00	April, 1850. 3½ per cent. 7,000 00	April, 1850. 3½ per cent. 17,500 00
Amount of Reserved Profits at the time of declaring the last Dividend,	17,641 61	11,056 57	1,033 38	2,498 26	17,602 43
Amount of Debts due to each Bank, secured by pledge of its Stock,	. .	. .	12,970 00	3,532 00	19,146 44
Amount of Debts due and unpaid, and considered doubtful,	628 00	. .	2,518 10	. .	. .

	SALEM.	SALISBURY.	BRIGHTON.	CAMBRIDGE.	
	Salem.	Powow River.	Brighton.	Cambridge.	Charles River.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$250,000 00	$100,000 00	$250,000 00	$100,000 00	$100,000 00
Bills in circulation of five dollars and upwards, ...	26,975 00	85,245 00	246,747 00	52,370 00	64,985 00
Bills in circulation less than five dollars, .	13,550 00	13,363 00	16,350 00	8,754 00	18,274 00
Net Profits on hand, ...	10,512 10	12,797 64	31,349 61	16,925 44	17,167 96
Balances due to other Banks, ...	2,026 45	. .	. .	. .	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	43,550 41	13,665 50	32,696 87	29,653 97	60,630 11
Cash deposited bearing interest, . .	. .	. .	. .	. .	. .
Total amount due from the Banks, . .	346,613 96	225,071 14	577,143 48	207,703 41	261,057 07
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses, ...	3,752 99	4,368 24	11,394 58	2,684 55	10,285 59
Real Estate, ...	4,377 97	. .	2,474 45	6,000 00	. .

Bills of other Banks incorporated in this State, ...	2,995 00	1,078 00	10,527 00	524 00	1,823 00
Bills of other Banks incorporated elsewhere,	. .	401 00	1,575 00	64 00	88 00
Balances due from other Banks, . .	20,184 81	20,760 92	35,449 81	18,505 20	47,818 18
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, . .	315,303 19	198,462 98	515,722 64	179,925 66	201,042 30
Total amount of the Resources of the Banks, ...	346,613 96	225,071 14	577,143 48	207,703 41	261,057 07
Date, Rate, and amount of dividends since the last Annual Returns, . . .	April, 1850. 3 per cent. 7,500 00	April, 1850. 4 per cent. 4,000 00	April, 1850. 4½ per cent. 11,250 00	April, 1850. 5 per cent. 5,000 00	April, 1850. 4 per cent. 4,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	4,071 04	7,344 60	19,039 64	13,214 68	12,921 99
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	6,960 00	1,900 00	25,375 00	7,742 85	6,180 00
Amount of Debts due and unpaid, and considered doubtful, ...	. .	1,500 00	151 67	440 62	. .

	CHARLESTOWN.	CONCORD.	FRAMINGHAM.	LOWELL.	
	Bunker Hill.	Concord.	Framingham.	Appleton.	Lowell.
DUE FROM THE BANKS.					
Capital Stock paid in,	$200,000 00	$100,000 00	$200,000 00	$150,000 00	$200,000 00
Bills in circulation of five dollars and upwards,	116,870 00	62,204 00	91,940 00	125,850 00	142,480 00
Bills in circulation less than five dollars,	29,223 00	9,195 00	27,644 00	29,676 00	23,952 00
Net Profits on hand,	25,246 31	10,889 29	17,759 43	15,711 45	38,122 36
Balances due to other Banks,	. .	. .	. .	. .	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	162,562 01	18,944 51	16,031 63	80,009 40	51,508 36
Cash deposited bearing interest,	. .	. .	. .	. .	. .
Total amount due from the Banks,	533,901 32	201,232 80	353,375 06	401,246 85	456,062 72
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	69,905 23	11,891 48	10,895 75	6,230 33	3,362 85
Real Estate,	20,000 00	2,400 00	4,250 00	18,000 00	. .

Bills of other Banks incorporated in this State, ...	8,389 00	1,068 00	1,089 00	14,286 00	11,845 00
Bills of other Banks incorporated elsewhere,	240 00	65 00	89 00	836 00	74 00
Balances due from other Banks, . .	50,528 96	17,377 79	14,830 07	62,060 94	42,909 74
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, . .	384,838 13	168,430 53	322,221 24	299,833 58	397,871 13
Total amount of the Resources of the Banks, ...	533,901 32	201,232 80	353,375 06	401,246 85	456,062 72
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	April, 1850. 4 per cent. 8,000 00	April, 1850. 3½ per cent. 3,500 00	April, 1850. 3 per cent. 6,000 00	April, 1850. 4 per cent. 6,000 00	April, 1850. 5 per cent. 10,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	14,593 86	6,254 61	7,935 85	4,978 70	26,757 34
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	7,380 00	6,500 00	2,857 00	200 00	3,350 00
Amount of Debts due and unpaid, and considered doubtful, ...	469 68	2,000 00	21,000 00	. .	. .

	LOWELL.		NEWTON.	WALTHAM.	BLACKSTONE.
DUE FROM THE BANKS.	Prescott.	Railroad.	Newton.	Waltham.	Worcester County.
Capital Stock paid in,	$72,350 00	$600,000 00	$150,000 00	$100,000 00	$100,000 00
Bills in circulation of five dollars and upwards,	63,455 00	285,285 00	103,850 00	75,025 00	29,240 00
Bills in circulation less than five dollars,	17,065 00	71,575 00	26,349 00	10,510 00	12,956 00
Net Profits on hand,	1,567 67	104,069 09	12,469 93	7,518 62	1,547 03
Balances due to other Banks,	. .	2,003 98	. .	. .	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	20,558 67	31,018 19	21,816 19	10,989 80	5,958 85
Cash deposited bearing interest,	. .	. .	. .	. .	. .
Total amount due from the Banks,	174,996 34	1,093,951 26	314,485 12	204,043 42	149,701 88
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	6,662 29	15,050 81	4,316 62	4,920 67	6,563 02
Real Estate,	. .	. .	5,838 26	5,500 00	. .

Bills of other Banks incorporated in this State,	6,911 00	3,166 00	6,023 00	1,005 00	128 00
Bills of other Banks incorporated elsewhere,	320 00	140 00	251 00	395 00	161 00
Balances due from other Banks,	19,134 71	29,992 16	15,354 84	6,111 49	33,188 67
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	141,968 34	1,045,602 29	282,701 40	186,111 26	109,661 19
Total amount of the Resources of the Banks,	174,996 34	1,093,951 26	314,485 12	204,043 42	149,701 88
Date, Rate, and amount of Dividends since the last Annual Returns,	. .	April, 1850. 4 per cent. 24,000 00	April, 1850. 4 per cent. 4,000 00	4 per cent. 4,000 00	. .
Amount of Reserved Profits at the time of declaring the last Dividend,	. .	70,200 00	4,648 18	2,791 13	. .
Amount of Debts due to each Bank, secured by pledge of its Stock,	. .	5,105 00	11,100 00	2,200 00	500 00
Amount of Debts due and unpaid, and considered doubtful,	. .	. .	721 77	1,700 00	. .

	FITCHBURG.		LANCASTER.	LEICESTER.	MILFORD.
DUE FROM THE BANKS.	Fitchburg.	Rollstone.	Lancaster.	Leicester.	Milford.
Capital Stock paid in,	$200,000 00	$100,000 00	$125,000 00	$100,000 00	$100,000 00
Bills in circulation of five dollars and upwards,	151,100 00	87,700 00	110,580 00	91,125 00	94,685 00
Bills in circulation less than five dollars,	20,863 00	22,793 00	20,691 00	19,721 00	21,366 00
Net Profits on hand,	15,440 62	7,778 11	20,569 36	16,140 86	6,774 03
Balances due to other Banks,	. .	. .	. .	. .	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	22,352 08	13,534 69	9,987 82	11,540 03	10,582 04
Cash deposited bearing interest,	. .	. .	. .	. .	. .
Total amount due from the Banks,	409,755 70	231,805 80	286,828 18	238,526 89	233,407 07
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	12,380 98	4,454 48	3,285 61	3,638 22	3,521 57
Real estate,	1,700 00	3,800 83	1,000 00	1,000 00	. .

Bills of other Banks incorporated in this State, ...	1,023 00	1,778 00	187 00	1,782 00	12,559 78
Bills of other Banks incorporated elsewhere,	35 00	1,869 00	25 00	268 00	910 00
Balances due from other Banks, . .	69,897 65	17,681 58	27,993 34	37,148 66	16,466 53
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	324,719 07	202,221 91	254,337 23	194,690 01	199,949 19
Total amount of the Resources of the Banks, ...	409,755 70	231,805 80	286,828 18	238,526 89	233,407 07
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	April, 1850. 3½ per cent. 7,000 00	. .	April, 1850. 4 per cent. 5,000 00	April, 1850. 4 per cent. 4,000 00	April, 1850. 3 per cent. 3,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . .	6,670 66	. .	14,612 20	10,000 00	733 53
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	1,000 00	900 00	2,325 00	. .	. .
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	1,751 84	. .	. .

	MILLBURY.	OXFORD.	SOUTHBRIDGE.	UXBRIDGE.	WORCESTER.
	Millbury.	Oxford.	Southbridge.	Blackstone.	Central.
DUE FROM THE BANKS.					
Capital Stock paid in,	$50,000 00	$100,000 00	$100,000 00	$100,000 00	$150,000 00
Bills in circulation of five dollars and upwards,	31,430 00	69,705 00	85,245 00	44,135 00	79,500 00
Bills in circulation less than five dollars,	9,554 00	14,703 00	15,983 00	15,754 25	23,836 00
Net Profits on hand,	5,000 00	5,372 50	5,216 46	4,092 31	21,637 45
Balances due to other Banks,	. .	1,209 10	. .	. .	3,600 28
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	12,023 19	8,382 61	5,675 97	9,082 31	24,237 53
Cash deposited bearing interest,	. .	. .	2,301 25	. .	. .
Total amount due from the Banks,	108,007 19	199,372 21	214,421 68	173,063 87	302,811 26
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	3,292 09	3,523 41	3,536 04	4,540 23	6,879 08
Real Estate,	. .	2,054 60	15,411 88	223 74	. .

Bills of other Banks incorporated in this State, ...	1,147 00	478 00	309 00	340 00	68 00
Bills of other Banks incorporated elsewhere,	148 00	197 00	720 00	356 00	30 00
Balances due from other Banks, . .	10,421 73	24,675 21	5,860 93	26,052 74	38,602 13
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, . .	92,998 37	168,443 99	188,583 83	141,551 16	257,232 05
Total amount of the Resources of the Banks, ...	108,007 19	199,372 21	214,421 68	173,063 87	302,811 26
Date, Rate, and amount of dividends since the last Annual Returns, . . .	April, 1850. 3 per cent. 1,500 00	April, 1850. 3 per cent. 3,000 00	April, 1850. 3 per cent. 3,000 00	April, 1850. 3 per cent. 3,000 00	April, 1850. 3½ per cent. 5,250 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	. .	1,832 96	2,701 98	192 22	14,800 00
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	9,618 79	1,122 00	2,200 00	2,050 00	4,900 00
Amount of Debts due and unpaid, and considered doubtful, ...	. .	15,194 14	911 79	2,607 05	181 00

	WORCESTER.				NORTHAMPTON.
	Citizens.	Mechanics.	Quinsigamond.	Worcester.	Holyoke.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$150,000 00	$150,000 00	$100,000 00	$200,000 00	$200,000 00
Bills in circulation of five dollars and upwards, ...	73,304 00	116,450 00	62,300 00	97,732 00	179,800 00
Bills in circulation less than five dollars, .	19,157 00	29,667 00	12,703 00	30,831 00	18,752 00
Net Profits on hand, ...	35,500 21	13,519 66	11,972 02	31,717 74	12,740 80
Balances due to other Banks, ...	3,614 55	. .	562 07	1,566 52	7,139 79
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	30,375 83	47,083 38	49,257 69	77,831 54	27,060 17
Cash deposited bearing interest, . .	. .	. .	. .	. .	. .
Total amount due from the Banks, . .	311,951 59	356,720 04	236,794 78	439,678 80	445,492 76
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses, ...	10,020 47	6,958 14	7,791 66	11,926 09	7,431 37
Real Estate, ...	. .	. .	. .	. .	. .

Bills of other Banks incorporated in this State, ...	746 00	8,532 00	1,233 00	3,340 00	3,742 00
Bills of other Banks incorporated elsewhere,	455 00	1,441 00	570 00	1,007 00	600 00
Balances due from other Banks, . .	23,124 29	40,203 09	39,600 04	24,572 18	59,017 26
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, . .	277,605 83	299,585 81	187,600 08	398,833 53	374,702 13
Total amount of the Resources of the Banks, ...	311,951 59	356,720 04	236,794 78	439,678 80	445,492 76
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	April, 1850. 4 per cent. 6,000 00	April, 1850. 4½ per cent. * on 100,000 00 4,500 00	April, 1850. 3½ per cent. 3,500 00	April, 1850. 4 per cent. 8,000 00	April, 1850. 4½ per cent. * on 150,000 00 6,750 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	28,053 52	5,362 92	6,776 52	21,597 82	3,572 16
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	. .	. .	750 00	350 00	. .
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	. .	. .	. .

* Amount of capital before increase.

	NORTHAMPTON.	WARE.	GREENFIELD.		CHICOPEE.
	Northampton.	Hampshire Manufac.	Franklin County.	Greenfield.	Cabot.
DUE FROM THE BANKS.					
Capital Stock paid in,	$200,000 00	$200,000 00	$125,000 00	$200,000 00	$150,000 00
Bills in circulation of five dollars and upwards,	130,800 00	156,400 00	125,100 00	114,365 00	91,155 00
Bills in circulation less than five dollars,	26,627 00	40,166 00	31,001 00	28,306 00	36,117 00
Net Profits on hand,	40,058 29	14,264 05	6,122 28	12,413 20	14,964 66
Balances due to other Banks,	10,099 20	. .	945 63	787 23	130 00
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	22,347 29	10,231 83	13,438 01	13,853 36	13,878 59
Cash deposited bearing interest,	. .	. .	50 00	700 00	. .
Total amount due from the Banks,	429,931 78	421,061 88	301,656 92	370,424 79	306,245 25
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	8,847 59	7,709 80	5,958 85	7,965 75	5,854 20
Real estate,	. .	3,785 30	5,853 31	2,747 00	. .

Bills of other Banks incorporated in this State,	2,458 00	472 00	116 00	. .	3,218 00
Bills of other Banks incorporated elsewhere,	1,093 00	. .	769 00	251 00	211 00
Balances due from other Banks,	52,334 51	21,158 45	47,181 22	28,861 52	26,554 12
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	365,198 68	387,936 33	241,778 54	330,599 52	270,407 93
Total amount of the Resources of the Banks,	429,931 78	421,061 88	301,656 92	370,424 79	306,245 25
Date, Rate, and amount of Dividends since the last Annual Returns,	April, 1850. 4½ per cent. 9,000 00	April, 1850. 4 per cent. 8,000 00	April, 1850. 4 per cent. * on 100,000 00 4,000 00	April, 1850. 12 per cent. * on 150,000 00 18,000 00	April, 1850. 3½ per cent. 5,250 00
Amount of Reserved Profits at the time of declaring the last Dividend,	30,856 17	5,960 79	834 80	4,233 71	8,163 26
Amount of Debts due to each Bank, secured by pledge of its Stock,	600 00	740 00	2,000 00	. .	600 00
Amount of Debts due and unpaid, and considered doubtful,	500 00	1,166 52	. .	50 00	6,366 25

* Amount of capital before increase.

	SPRINGFIELD.				WESTFIELD.
DUE FROM THE BANKS.	Agawam.	Chicopee.	Springfield.	Western.	Hampden.
Capital Stock paid in, ...	$200,000 00	$300,000 00	$300,000 00	$200,000 00	$100,000 00
Bills in circulation of five dollars and upwards, ...	85,305 00	133,858 00	104,725 00	193,428 00	102,256 00
Bills in circulation less than five dollars, .	43,109 00	59,046 00	45,664 00	43,180 00	15,709 00
Net Profits on hand, ...	13,231 78	25,656 98	41,240 34	6,307 55	15,267 11
Balances due to other Banks, . . .	3,075 56	213 69	3 00	47,208 10	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	38,858 98	83,245 92	68,931 96	15,723 27	19,978 15
Cash deposited bearing interest, . .	. .	. .	. .	. .	. .
Total amount due from the Banks, . .	383,580 32	602,020 59	560,564 30	505,846 92	253,210 26
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses, ...	7,567 96	8,287 66	9,263 24	5,457 22	6,589 04
Real Estate, ...	7,000 00	7,000 00	7,200 00	10,469 02	3,500 00

Bills of other Banks, incorporated in this State, ...	5,391 00	19,423 00	5,646 00	15,136 00	2,780 00
Bills of other Banks incorporated elsewhere,	1,100 00	8,364 00	2,760 00	203 00	1,244 00
Balances due from other Banks, . .	39,465 01	45,851 56	88,568 62	82,553 52	42,001 78
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, . .	323,056 35	513,094 37	447,126 44	392,028 16	197,095 44
Total amount of the Resources of the Banks, ...	383,580 32	602,020 59	560,564 30	505,846 92	253,210 26
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	April, 1850. 4 per cent. 8,000 00	April, 1850. 4 per cent. 12,000 00	April, 1850. 3½ per cent. 8,750 00	April, 1850. 4 per cent. * on 100,000 00 4,000 00 July, 1850. 3½ per cent. * on 100,000 00 3,500 00	April, 1850. 4 per cent. 4,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	3,031 64	11,108 88	27,632 56	2,424 36	11,596 49
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	300 00	4,140 00	8,000 00	100 00	. .
Amount of Debts due and unpaid, and considered doubtful, ...	. .	6,000 00	31,900 00	691 32	. .

* Amount of capital before increase.

	ADAMS.	G. BARRINGTON.	LEE.	PITTSFIELD.	STOCKBRIDGE.
	Adams.	Mahaiwe.	Lee.	Agricultural.	Housatonic.
DUE FROM THE BANKS.					
Capital Stock paid in,	$150,000 00	$100,000 00	$100,000 00	$150,000 00	$100,000 00
Bills in circulation of five dollars and upwards,	83,330 00	99,130 00	82,240 00	119,765 00	77,838 00
Bills in circulation less than five dollars,	10,720 00	19,518 00	25,789 00	15,271 00	19,459 00
Net Profits on hand,	8,288 11	8,778 54	16,029 54	41,490 52	28,450 27
Balances due to other Banks,	23 26	463 98	5,310 65	642 10	60 63
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	10,836 12	12,749 39	4,653 20	44,576 82	13,918 26
Cash deposited bearing interest,	1,520 00	. .	. .	. .	. .
Total amount due from the Banks,	264,717 49	240,639 91	234,022 39	371,745 44	239,726 16
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	6,003 30	3,801 51	6,154 43	9,566 09	5,613 81
Real Estate,	2,500 00	2,733 92	2,330 00	1,459 41	2,250 00

Bills of other Banks incorporated in this State, ...	235 00	1,604 00	1,038 00	2,065 00	. .
Bills of other Banks incorporated elsewhere,	171 00	1,617 00	340 00	730 00	573 00
Balances due from other Banks, . .	23,346 88	32,275 44	30,604 78	58,051 83	43,032 46
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, . .	232,461 31	198,608 04	193,555 18	299,873 11	188,256 89
Total amount of the Resources of the Banks, ...	264,717 49	240,639 91	234,022 39	371,745 44	239,726 16
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	April, 1850. 20 per cent. *on 100,000 00 20,000 00	April, 1850. 3½ per cent. 3,500 00	April, 1850. 4 per cent. 4,000 00	April, 1850. 5 per cent. 7,500 00	April, 1850. 5 per cent. 5,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	1,910 50	5,522 44	11,617 54	33,355 45	29,091 05
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	. .	200 00	400 00	9,000 00	250 00
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	. .	. .	502 00

* Amount of capital before increase.

	CANTON.	DEDHAM.	DORCHESTER.		QUINCY.
	Neponset.	Dedham.	Dorchester & Milton.	Mattapan.	Quincy Stone.
DUE FROM THE BANKS.					
Capital Stock paid in,	$100,000 00	$200,000 00	$100,000 00	$100,000 00	$100,000 00
Bills in circulation of five dollars and upwards,	30,705 00	98,583 00	31,735 00	83,275 00	70,000 00
Bills in circulation less than five dollars,	16,549 00	23,571 00	9,693 00	23,715 00	16,338 00
Net Profits on hand,	4,105 69	37,654 26	4,283 27	7,154 62	13,225 97
Balances due to other Banks,	2,040 01	. .	. .	. .	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	15,406 18	54,797 85	23,489 33	12,805 55	47,100 89
Cash deposited bearing interest,	. .	. .	. .	. .	. .
Total amount due from the Banks,	168,805 88	414,606 11	169,200 60	226,950 17	246,664 86
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	3,821 18	13,500 85	4,080 00	3,763 26	8,587 59
Real Estate,	. .	. .	. .	. .	4,850 00

Bills of other Banks incorporated in this State, ...	16 00	377 00	1,691 00	9,287 00	2,128 00
Bills of other Banks incorporated elsewhere,	. .	62 00	. .	. .	236 00
Balances due from other Banks, . .	5,606 48	10,003 80	166 92	15,814 94	31,665 60
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, . .	159,362 22	390,662 46	130,849 33	198,084 97	199,197 67
Total amount of the Resources of the Banks, ...	168,805 88	414,606 11	136,787 25	226,950 17	246,664 86
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	April, 1850. 3 per cent. 3,000 00	November, 1849. 4 per cent. 8,000 00 April, 1850. 4 per cent. 8,000 00	April, 1850. 3 per cent. 3,000 00	April, 1850. 4 per cent. 4,000 00	April, 1850. 4 per cent. 4,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	2,162 60	29,692 59	930 02	1,980 26	9,068 28
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	2,500 00	1,870 00	2,000 00	. .	1,500 00
Amount of Debts due and unpaid, and considered doubtful, ...	3,300 89	. .	. .	. .	. .

	RANDOLPH.	ROXBURY.	WEYMOUTH.	WRENTHAM.	ATTLEBOROUGH.
	Randolph.	People's.	Union Bank of Weymouth and Braintree.	Wrentham.	Attleborough.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$150,000 00	$150,000 00	$100,000 00	$150,000 00	$100,000 00
Bills in circulation of five dollars and upwards, ...	83,770 00	61,690 00	87,420 00	56,707 00	26,960 00
Bills in circulation less than five dollars, .	30,127 00	15,855 00	15,105 00	21,065 00	23,480 00
Net Profits on hand, ...	31,481 07	10,197 50	13,061 55	7,848 34	12,867 41
Balances due to other Banks, ...	. .	. .	. .	. .	453 62
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	34,018 99	79,727 10	20,632 24	5,533 38	15,052 87
Cash deposited bearing interest, . .	. .	. .	. .	. .	. .
Total amount due from the Banks, . .	329,397 06	317,469 60	236,218 79	241,153 72	178,813 90
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses, ...	5,660 85	11,003 19	3,890 06	5,143 90	3,348 31
Real Estate, ...	. .	. .	6,000 00	797 80	3,900 00

Bills of other Banks incorporated in this State, ...	259 00	1,583 00	1,430 00	377 00	989 00
Bills of other Banks incorporated elsewhere,	. .	988 00	307 00	146 00	764 00
Balances due from other Banks, . .	23,477 32	8,594 94	24,810 95	10,964 32	5,579 18
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, . .	299,999 89	295,300 47	199,780 78	223,724 70	164,233 41
Total amount of the Resources of the Banks, ...	329,397 06	317,469 60	236,218 79	241,153 72	178,813 90
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	April, 1850. 4 per cent. 6,000 00	April, 1850. 3½ per cent. 5,250 00	April, 1850. 3½ per cent. 3,500 00	Nov. 1849. 3 per cent. 4,500 00 May, 1850. 3 per cent. 4,500 00	April, 1850. 3 per cent. 3,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	20,466 68	4,789 44	7,692 41	3,719 28	9,695 54
Amount of Debts due to each Bank, secured by pledge of its stock, ...	. .	. .	. .	8,346 46	. .
Amount of Debts due and unpaid, and considered doubtful, ...	. .	537 50	996 65	5,462 50	2,850 00

	FAIRHAVEN.	FALL RIVER.		NEW BEDFORD.	
DUE FROM THE BANKS.	Fairhaven.	Fall River.	Massasoit.	Bedford Commercial.	Marine.
Capital Stock paid in,	$200,000 00	$300,000 00	$100,000 00	$400,000 00	$300,000 00
Bills in circulation of five dollars and upwards,	88,265 00	29,102 00	49,655 00	130,773 00	139,900 00
Bills in circulation less than five dollars,	7,628 75	92,750 00	11,616 00	21,321 00	23,806 00
Net Profits on hand,	11,158 69	18,828 17	10,964 79	35,854 44	25,989 08
Balances due to other Banks,	519 43	8,215 48	1,425 36	9,321 31	3,701 37
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	94,379 59	82,042 30	23,564 44	149,843 67	107,639 48
Cash deposited bearing interest,	. .	. .	. .	. .	10,703 31
Total amount due from the Banks,	401,951 46	530,937 95	197,225 59	747,113 42	611,739 24
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	10,381 92	7,684 87	10,391 68	10,047 31	9,431 25
Real Estate,	3,500 00	7,718 07	. .	18,000 00	8,000 00

Bills of other Banks incorporated in this State,	875 00	9,725 09	8,245 00	9,600 00	125 00
Bills of other Banks incorporated elsewhere,	. .		1,869 00	587 25	10 00
Balances due from other Banks,	130,500 74	29,190 17	16,338 57	71,410 39	47,327 86
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	256,693 80	476,619 75	160,381 34	637,468 47	546,845 13
Total amount of the Resources of the Banks,	401,951 46	530,937 95	197,225 59	747,113 42	611,739 24
Date, Rate, and amount of Dividends since the last Annual Returns,	April, 1850. 3 per cent. 6,000 00	April, 1850. 4 per cent. 12,000 00	Jan. 1850. 3 per cent. 3,000 00 July, 1850. 3 per cent. 3,000 00	April, 1850. 3½ per cent. 14,000 00	April, 1850. 3½ per cent. 10,500 00
Amount of Reserved Profits at the time of declaring the last Dividend,	4,595 90	6,261 25	8,740 82	18,169 63	16,361 97
Amount of Debts due to each Bank, secured by pledge of its Stock,	700 00	4,600 00	3,050 00	. .	200 00
Amount of Debts due and unpaid, and considered doubtful,	145 00	2,470 44	. .	898 00	700 00

	NEW BEDFORD.		TAUNTON.		
DUE FROM THE BANKS.	Mechanics.	Merchants.	Bristol County.	Machinists.	Taunton.
Capital Stock paid in, ...	$200,000 00	$400,000 00	$200,000 00	$100,000 00	$200,000 00
Bills in circulation of five dollars and upwards, ...	55,250 00	167,105 00	116,020 00	41,345 00	88,370 00
Bills in circulation less than five dollars, .	15,200 00	30,056 00	27,994 00	22,761 00	24,317 00
Net Profits on hand, ...	14,291 25	54,639 25	25,736 51	6,535 35	26,654 77
Balances due to other Banks, ...	3,856 07	17,780 28	2,444 65	210 15	3,613 96
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	54,316 11	220,066 29	40,176 52	26,857 28	77,374 51
Cash deposited bearing interest, . .	. .	10,470 77	. .	. .	. .
Total amount due from the Banks, . .	342,913 43	900,117 59	412,371 68	197,708 78	420,330 24
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses, ...	8,296 77	6,467 12	3,850 35	2,580 34	7,309 75
Real Estate, ...	9,000 00	16,000 00	8,000 00	. .	5,000 00

Bills of other Banks incorporated in this State,	161 00	473 00	1,155 00	848 00	2,515 00
Bills of other Banks incorporated elsewhere,	1,473 00	1,181 00	671 03	335 00	246 00
Balances due from other Banks,	29,501 95	76,100 45	23,316 80	20,008 03	22,150 30
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	294,480 71	799,896 02	375,378 50	173,937 41	383,109 19
Total amount of the Resources of the Banks,	342,913 43	900,117 59	412,371 68	197,708 78	420,330 24
Date, Rate, and amount of Dividends since the last Annual Returns,	. .	April, 1850. 4 per cent. 16,000 00	April, 1850. 4 per cent. 8,000 00	April, 1850. 3 per cent. 3,000 00	April, 1850. 4 per cent. 8,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	. .	36,139 86	20,457 38	4,928 88	14,664 17
Amount of Debts due to each Bank, secured by pledge of its Stock,	. .	1,600 00	1,132 00	10,000 00	1,000 00
Amount of Debts due and unpaid, and considered doubtful,	22,150 00	10,000 00	. .	200 00	. .

	HINGHAM.	PLYMOUTH.		WAREHAM.	FALMOUTH.
DUE FROM THE BANKS.	Hingham.	Old Colony.	Plymouth.	Wareham.	Falmouth.
Capital Stock paid in,	$105,000 00	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Bills in circulation of five dollars and upwards,	84,138 00	71,300 00	98,445 00	87,100 00	82,660 00
Bills in circulation less than five dollars,	21,815 00	21,681 00	21,424 00	18,435 00	9,094 00
Net Profits on hand,	14,802 47	20,398 30	19,343 56	5,360 93	6,961 64
Balances due to other Banks,	. .	. .	. .	562 17	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	22,633 96	18,363 17	18,263 71	36,037 49	15,328 23
Cash deposited bearing interest,	. .	. .	. .	5,000 00	. .
Total amount due from the Banks,	248,389 43	231,742 47	257,476 27	252,495 59	214,043 87
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	5,016 49	4,466 88	3,910 38	3,411 68	3,211 96
Real Estate,	16,776 15	2,000 00	2,000 00	7,210 65	6,700 00

Bills of other Banks incorporated in this State, ...	1,260 00	12,682 00	9,204 90	1,325 00	379 00
Bills of other Banks incorporated elsewhere,	77 00	. .	. .	91 00	33 00
Balances due from other Banks, . .	14,027 98	23,822 03	43,369 56	54,186 79	31,030 79
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, . .	211,231 81	188,771 56	198,991 43	186,270 47	172,689 12
Total amount of the Resources of the Banks, ...	248,389 43	231,742 47	257,476 27	252,495 59	214,043 87
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	April, 1850. 4 per cent. 4,200 00	April, 1850. 5 per cent. 5,000 00	April, 1850. 5 per cent. 5,000 00	April, 1850. 3 per cent. 3,000 00	April, 1850. 3 per cent. 3,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, ...	9,507 73	15,089 61	13,380 67	2,147 17	2,850 35
Amount of Debts due to each Bank, secured by pledge of its stock, ...	4,810 00	1,600 00	2,000 00	150 00	2,650 00
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	500 00	5,500 00	. .

	YARMOUTH.	NANTUCKET.			
	Barnstable.	Pacific.			
DUE FROM THE BANKS.					
Capital Stock paid in,	$200,000 00	$200,000 00	. .	. .	. .
Bills in circulation of five dollars and upwards,	143,085 00	146,040 00	. .	. .	. .
Bills in circulation less than five dollars,	18,286 00	18,465 25	. .	. .	. .
Net Profits on hand,	31,025 57	15,155 73	. .	. .	. .
Balances due to other Banks,	. .	118 42	. .	. .	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	8,671 05	247,649 02	. .	. .	. .
Cash deposited bearing interest,	. .	. .	. .	. .	. .
Total amount due from the Banks,	401,067 62	627,428 42	. .	. .	. .
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	6,782 73	30,161 20	. .	. .	. .
Real Estate,	2,000 00	12,000 00	. .	. .	. .

Bills of other Banks incorporated in this State, ...	681 00	1,088 00	. .	. .	. .
Bills of other Banks incorporated elsewhere,	700 00	164 00	. .	. .	. .
Balances due from other Banks, . .	26,857 10	213,798 16	. .	. .	. .
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, . .	364,046 79	370,217 06	. .	. .	. .
Total amount of the Resources of the Banks, ...	401,067 62	627,428 42	. .	. .	. .
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	April, 1850. 4 per cent. 8,000 00	April, 1850. 4 per cent. 8,000 00	. .	. .	. .
Amount of Reserved Profits at the time of declaring the last Dividend, ...	22,666 02	6,153 92	. .	. .	. .
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	9,465 00	. .	. .	. .	. .
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	. .	. .	. .

AGGREGATE.

DUE FROM THE BANKS.	29 Banks in Boston.	97 Banks out of Boston.	Total—126 Banks.
Capital Stock paid in,	$20,861,000 00	$16,064,050 00	$36,925,050 00
Bills in circulation of five dollars and upwards,	5,433,164 00	8,551,789 00	13,984,953 00
Bills in circulation less than five dollars,	858,083 00	2,162,790 25	3,020,873 25
Net Profits on hand,	2,937,754 14	1,689,905 45	4,627,659 59
Balances due to other Banks,	6,323,778 84	226,150 69	6,549,929 53
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	7,350,799 30	3,826,028 29	11,176,827 59
Cash deposited bearing interest,	288,750 54	153,334 14	442,084 68
Total amount due from the Banks,	44,053,329 82	32,674,047 82	76,727,377 64
RESOURCES OF THE BANKS.			
Gold, Silver, and other coined metals in their banking houses,	2,257,560 07	735,618 22	2,993,178 29
Real Estate,	586,563 61	401,672 32	988,235 93

Bills of other Banks incorporated in this State,	3,358,726 17	357,122 49	3,715,848 66
Bills of other Banks incorporated elsewhere,	285,901 00	46,772 28	332,673 28
Balances due from other Banks,	2,188,618 00	3,146,385 56	5,335,003 56
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	35,375,960 97	27,954,063 60	63,330,024 57
Total amount of the Resources of the Banks,	44,053,329 82	32,641,634 47	76,694,964 29
Amount of dividends since the last Annual Returns,	766,050 00	606,260 00	1,372,310 00
Amount of Reserved Profits at the time of declaring the last Dividend,	1,841,138 49	1,006,148 53	2,847,287 02
Amount of Debts due to each Bank, secured by pledge of its Stock,	187,292 00	286,646 33	473,938 33
Amount of Debts due and unpaid, and considered doubtful,	28,188 69	165,199 83	193,388 52

Average Dividends of twenty-eight Banks in Boston, in April, 1850, a fraction over 3 88-100 per cent.
" " " ninety Banks out of Boston, April, 1850, a fraction less than 4 9-100 per cent.
" " " the above one hundred and eight Banks, in and out of Boston, in April, 1850, a fraction over 3 97-100 per cent.

REMARKS.

By acts passed at the last session of the General Court, the following Banks were established, viz.:—

The Abington, in Abington, capital $100,000; commenced operations October 2, 1850.

The John Hancock, in Springfield, $100,000; commenced November 2, 1850.

The Bank of Commerce, in Boston, $750,000; commenced August 2, 1850.

The Bank of North America, in Boston, $500,000; commenced October 7, 1850.

The Prescott, in Lowell, $100,000; commenced July 18, 1850.

The Tradesman's, in Chelsea, $100,000; commenced September 3, 1850.

The Mariners, in Dennis, and Haymarket Square, in Boston, not yet in operation.

By acts of the General Court of 1849, the following Banks were authorized to make additions to their capital stock, which have been paid in as follows, viz.:—

Holyoke, Northampton, $50,000; paid in July 1, 1849.

Freeman's, Boston, $50,000; paid October 4, 1849.

Springfield, Springfield, $50,000; paid February 1, 1850.

Greenfield, Greenfield, $50,000; paid March 30, 1850.

Bay State, Lawrence, $100,000; last instalment of $50,000 paid in January 22, 1850.

Acts of the General Court of the present year authorized the following Banks to increase their capital; the amounts and time of payment of which are as follows, viz.:—

Adams, in Adams, $50,000; paid April 20.

Franklin County, in Greenfield, $50,000; of which $12,500 was paid July 1, and $12,500, September 2.

Grocers, in Boston, $50,000; paid November 16.

Holyoke, in Northampton, $50,000; paid July 1.

Mechanics, in Boston, $30,000; paid May 9.

Mechanics, in Worcester, $50,000; paid June 11.

Newton, in Newton, $50,000; paid June 4.

Tremont, in Boston, $500,000; of which, on July 6, $85,800; August 22, $84,500; and October 4, $287,150.

Union, in Boston, $200,000; July 2, paid $165,000; July 30, paid $35,000.

Western, in Springfield, $150,000; $50,000, paid May 10; $50,000, July 1; $30,000, October 2.

In the column of "Cash deposited bearing interest," the Globe Bank, Boston, includes $30,000, and the Eagle Bank, Boston, $50,000, loan from the Commonwealth.

The Mechanics Bank, Boston, made an extra dividend in May, of $50,000; and the Bay State, in Lawrence, in April, $3,000, which are not included in the average.

The Millbury Bank makes a return of their reserved profits in *October*, 1850, of $5,000. The requisition, requiring the state of the Bank on the first Saturday of *September*, that amount is not placed to their credit in the Abstract. The dividends returned as paid, in October, 1849, and October, 1850, are, for the like reason, omitted.

The aggregate of "Total amount due from the Banks," and "Total amount of the resources of the Banks," do not, in the aggregate, agree, by the sum of $32,413 35. This discrepancy is caused by the Return from the Dorchester and Milton Bank, which deducts from its resources $31,921 57, of which it has been robbed, and $491 78 expenses, incurred on account thereof. The return from that Bank, however, states that, since the first Saturday of September, $11,100 of the stolen money has been recovered.

ABSTRACT

EXHIBITING THE CONDITION

OF THE

INSTITUTIONS FOR SAVINGS,

IN MASSACHUSETTS,

ON THE

LAST SATURDAY OF SEPTEMBER,

1850.

PREPARED FROM OFFICIAL RETURNS,

BY WILLIAM B. CALHOUN,

SECRETARY OF THE COMMONWEALTH.

BOSTON:

DUTTON AND WENTWORTH, STATE PRINTERS,

No. 37, Congress Street.

1850.

☞ The official circular, requiring Returns from the Savings Institutions, was issued by the Governor on the sixteenth day of October, and had reference to their condition on the last Saturday of the preceding month.

Returns were not received from the Blackstone and Sandwich Institutions, and it is not known whether they are in existence.

	BOSTON.			ANDOVER.	DANVERS.
	Provident Institution for Savings.	Suffolk Savings Bank, for Seamen and others.	East Boston Savings Bank.	Andover Institution for Savings.	Danvers Savings Bank.
Number of Depositors,	21,427	4,316	147	590	105
Amount of Deposits,	$3,475,487 51	$914,751 90	$14,543 56	$126,291 47	$9,524 00
Public Funds,	209,520 00	52,600 00	. .	. .	. .
Loans on Public Funds,	. .	. .	. .	. .	. .
Bank Stock,	664,380 00	213,180 00	2,000 00	13,100 00	1,804 00
Loans on Bank Stock,	9,000 00	1,000 00	. .	2,100 00	1,100 00
Deposits in Banks, bearing interest,	. .	. .	. .	. .	4,345 00
Railroad Stock,	. .	. .	. .	. .	. .
Loans on Railroad Stock,	15,000 00	42,000 00	. .	3,350 00	. .
Invested in Real Estate,	43,569 03	. .	. .	. .	. .
Loans in Mortgage of Real Estate,	861,917 97	326,187 50	7,200 00	50,215 00	400 00
Loans to County, or Town,	281,076 65	8,000 00	. .	16,350 00	. .
Loans on Personal Security,	1,643,278 53	300,000 00	4,500 00	35,554 47	1,875 00

Cash on hand, ...	38,335 89	10,516 61	1,310 36	5,622 00	. .
Rate and Amount of ordinary Dividend, for last year, ...	4 per cent. 119,869 95	4 per cent.	4 per cent. 136 14	5 per cent. 5,923 67	. .
Average annual per cent. of Dividends, of last five years, ...	8 per cent.	4 per cent.	. .	5 9-10 per cent.	. .
Annual Expenses of the Institution, . .	12,382 25	6,279 05	. .	250 00	. .

PROVIDENT INSTITUTION FOR SAVINGS IN BOSTON.—The Public Funds owned are Massachusetts Scrip.

The Bank Stock owned is in the following Banks, viz.:—Atlantic, $21,500; Atlas, $22,500; Boston, $25,000; City, $31,500; Columbian, $21,400; Eagle, $22,500; Granite, $24,500; Globe, $31,500; Hamilton, $22,500; Market, $36,100; Massachusetts, $22,500; Merchants, $120,000; New England, $23,900; North, $23,000; State, $39,480; Suffolk, $30,000; Shoe and Leather Dealers, $37,500; Tremont, $15,000; Union, $31,200; Washington, $22,500.

The Loan on Bank Stock is on 120 shares in the Suffolk Bank, and 30 shares Shoe and Leather Dealers.

The Loan on Railroad Stock is on 195 shares in the Boston and Worcester.

The amount, Loan to County, or Town, is to "Cities and Towns."

SUFFOLK SAVINGS BANK FOR SEAMEN AND OTHERS.—The Public Funds owned are City of Boston, $52,600.

The Bank Stock owned is in the following Banks, viz.:—Market, $10,500; Atlas, $20,000; Washington, $5,000; Shoe and Leather Dealers, $22,500; Hamilton, $25,000; State, $15,180; Merchants, $40,000; City, $13,500; Massachusetts, $20,000; Bay State, $10,000; Granite, $10,000; Union, $11,200; Bank of Commerce, $10,000.

The Loan on Bank Stock is on the Suffolk Bank.

The Loans on Railroad Stock are on the Fitchburg, $42,000.

Extra dividend in 1848 of 4 per cent. per annum for preceding five years; the next period will be in 1853.

EAST BOSTON SAVINGS BANK.—The Bank Stock owned is 20 shares in the Merchants Bank.

Annual expenses of the Institution not determined, as they are to be divided with the Maverick Insurance Company.

ANDOVER INSTITUTION FOR SAVINGS.—The Bank Stock owned is in the following Banks, viz.:—Andover, $10,600; Granite, Boston, $3,100.

Loans on Bank Stock are on the Exchange, Boston, 18 shares, $1,600; Merrimack, Haverhill, 13 shares, $500.

The Loan on Railroad Stock is on the Boston and Maine.

DANVERS SAVINGS BANK.—The Bank Stock owned is in the following Banks, viz.:—Warren, $714; Village, $1,090.

Loans on Bank Stock is on the Village Bank.

Expenses, chiefly for Books, are about $50, but are not yet carried into the accounts.

This Bank was organized April 26, 1850.

	GLOUCESTER.	HAVERHILL.	LAWRENCE.	LYNN.	NEWBURYPORT.
	Cape Ann Savings Bank.	Haverhill Savings Bank.	Essex Savings Bank.	Lynn Institution for Savings.	Institution for Savings in Newburyport and its vicinity.
Number of Depositors,	194	1,671	295	876	3,825
Amount of Deposits,	$8,919 12	$264,704 44	$29,139 69	90,490 75	$641,465 78
Public Funds,	. .	. .	. .	. .	30,000 00
Loans on Public Funds,	. .	. .	. .	. .	900 00
Bank Stock,	7,200 00	62,500 00	8,500 00	3,500 00	159,853 00
Loans on Bank Stock,	. .	4,350 00	500 00	3,720 00	18,040 00
Deposits in Banks, bearing interest,	. .	. .	. .	6,400 00	. .
Railroad Stock,	. .	. .	. .	2,000 00	64,285 00
Loans on Railroad Stock,	. .	800 00	. .	5,395 00	32,200 00
Invested in Real Estate,	. .	550 00	. .	. .	3,000 00
Loans in Mortgage of Real Estate,	1,725 00	138,650 00	1,200 00	40,219 00	130,635 00
Loans to County, or Town,	. .	47,500 00	13,708 82	26,000 00	120,800 00
Loans on Personal Security,	550 00	7,800 00	4,700 00	4,314 00	90,440 75

Cash on hand, ...	63 59	3,491 82	1,243 20	1,233 11	7,598 61
Rate and Amount of ordinary Dividend, for last year, ...	4 per cent. 300 25	5 per cent. 12,031 09	4 per cent. 412 28	5 per cent. 3,948 69	6 per cent. 32,572 88
Average annual per cent. of Dividends, of last five years, ...	. .	6¼ per cent.	. .	6 per cent.	5 3-5 per cent.
Annual Expenses of the Institution, . .	40 00	593 00	53 00	346 04	1,560 00

Cape Ann Savings Bank.—The Bank Stock owned is in the following Banks, viz.:—Tremont, $3,000; Exchange, Boston, $1,700; Merchants, Boston, 5 shares, $500; Gloucester, 8 shares, $800; Grocers, $1,200.

Has not been in operation 5 years.

Haverhill Savings Bank.—The Bank Stock owned is in the following Banks, viz.:—Haverhill, $13,300; Merrimack, $13,500; North, $7,100; Exchange, Boston, $6,000; Shawmut, $5,800; Atlantic, $3,500; Andover, $3,200; Columbian, $2,000; Eagle, $1,900; State, $600; Shoe and Leather Dealers, $600.

Loans on Bank Stock are on the Merrimack, $1,300; Manufacturers, $1,250; Haverhill, $800; Union, $1,000.

Loan on Railroad Stock is on the Boston and Worcester, $800.

Loan to County or Town is returned "Loans to County, or Town or City."

An extra 5 years dividend of 6¼ per cent. was made in October last, amounting to $9,819.22; making the total of Dividends for the year, $21,850.31.

Essex Savings Bank.—The Bank Stock owned is in the Bay State, 45 shares, $4,500; Merchants, Boston, 10 shares, $1,000; Tremont, 30 shares, $3,000.

Loan on Bank Stock is on the Bay State Bank, 7 shares.

Commenced business, October, 1847.

Lynn Institution for Savings.—The Bank Stock owned is the Lynn Mechanics, 50 shares, $3,000; Columbian, Boston, 5 shares, $500.

Railroad Stock is in the Portland, Saco and Portsmouth, $2,000.

Loans on Bank Stock are on the Lynn Mechanics, $2,720; Shoe and Leather Dealers, $1,000.

Loans on Railroad Stock are on the Eastern, 41 shares, $2,745; Western, 15 shares, $1,550; Portland, Saco and Portsmouth, 9 shares, $600; Eastern, in New Hampshire, 7 shares, $500.

Institution for Savings in Newburyport and its Vicinity.—The Public Funds owned is Massachusetts 5 per cent. scrip, $30,000.

The Loan on Public Funds is on $1,000 Massachusetts 5 per cent.

The Bank Stock owned is in the following Banks, viz.:—Atlantic, $15,386; Atlas, $2,450; Boston, $3,000; City, $4,900; Columbian, $7,275; Eagle, $5,000; Globe, $5,000; Hamilton, $9,600; North, $8,366; Suffolk, $2,200; Traders, $9,500; Tremont, $9,900; Washington, $16,920; Mechanics, Newburyport, $11,790; Merchants, $40,986; Ocean, $3,500; Gloucester, $3,880.

Loans on Bank Stock are 38 shares Mechanics, Newburyport, $3,040; 100 shares Cochituate, Boston, 12 shares Grocers, 55 shares Tremont, $15,000.

Loans on Railroad Stock are 42 shares Eastern, $3,500; 5 shares Fitchburg, $300; 1 Lowell, $400; 10 bonds Vermont and Massachusetts, $5000; 13 bonds Boston and Worcester, $13,000; 10 bonds Portland, Saco and Portsmouth, $10,000.

Railroad Stock owned is Eastern, 200 shares; Fitchburg, 200 shares; Lowell, 20 shares; Boston and Worcester, 100 shares.

Included in Loans on Personal Security are 20 shares in the Stock of the Fifty Associates, Boston, $20,000; and Annuity in trust, Massachusetts Hospital Life Insurance Company, $3,134.05.

	SALEM.	SALISBURY.	CAMBRIDGE.	CHARLESTOWN.	CONCORD.
	Salem Savings Bank.	Provident Institution for Savings, in the towns of Salisbury and Amesbury.	Savings Institution in Town of Cambridge.	Warren Institution for Savings.	Middlesex Institution for Savings.
Number of Depositors,	6,451	758	744	1,640	1,259
Amount of Deposits,	$1,159,473 08	$101,479 74	$101,589 75	$265,780 91	$267,950 36
Public Funds,	539,629 79	18,960 00	. .	. .	5,000 00
Loans on Public Funds,	. .	. .	. .	. .	. .
Bank Stock,	63,235 94	27,110 00	3,156 00	36,150 00	55,600 00
Loans on Bank Stock,	46,000 00	. .	2,000 00	9,625 00	. .
Deposits in Banks, bearing interest,	2,730 73	. .	. .	. .	450 00
Railroad Stock,	56,761 49	. .	. .	. .	. .
Loans on Railroad Stock,	13,500 00	. .	9,050 00	4,300 00	13,920 00
Invested in Real Estate,	. .	. .	. .	. .	. .
Loans in Mortgage of Real Estate,	. .	14,786 00	73,350 00	196,286 00	104,475 00
Loans to County, or Town,	385,114 37	8,997 50	3,000 00	15,700 00	49,225 26
Loans on Personal Security,	42,330 00	36,700 00	8,550 00	. .	25,488 00

Cash on hand, ...	10,170 76	1,224 62	2,483 75	3,769 41	11,221 94
Rate and Amount of ordinary Dividend, for last year, ...	5 per cent. 49,484 12	5 per cent. 4,546 76	4 per cent. 3,272 53	4 per cent. 8,942 49	4 per cent. 9,778 12
Average annual per cent. of Dividends of last five years, ...	5 4-5 per cent.	5 per cent.	7 per cent.	8 per cent.	7½ per ct. nearly.
Annual Expenses of the Institution, . .	2,294 73	139 00	500 00	906 16	711 02

Salem Savings Bank.—In the amount of deposits is included "Profits, $31,355.10."

The Public Funds owned are Massachusetts 5 per cent., $101,000; Maine 6 per cent., $65,000; United States 5 per cent., $33,000; United States 6 per cent., $124,241.10; Ohio 6 per cent., $135,669.37; Pennsylvania 5 per cent., $30,719.32.

The Bank Stock owned is in the following Banks, viz.:—Exchange, $4,133.33; Marblehead, $2,000; Asiatic, $4,744.14; Commercial, $3,200; Columbian, $4,000; City, $10,560; Salem, $3,600; Beverly, $625; Merchants, $30,133.47.

Loans on Bank Stock, Cochituate, $25,000; Naumkeag, $5,000; Bank of Commerce, $3,800; Grocers Bank, $2,200.

The deposits in Bank, bearing interest, are in the Merchants Bank.

Railroad Stock owned is Eastern, 100 shares, $11,140 24; Portland, Portsmouth and Saco, 361 shares, $36,121.25; Portland, Portsmouth and Saco bonds, $9,500.

Loans on Railroad Stock are on Boston and Worcester, $10,500; Fitchburg, $3,000.

Provident Institution for Savings in the towns of Salisbury and Amesbury.—The Public Funds owned are United States, $15,000; State of Maine, $3,960.

The Bank Stock owned is in the following Banks, viz.:—Powow River, 50 shares, $5,000; Bay State, 38 shares, $3,800; Railroad, 17 shares, $1,275; Merchants, Boston, 30 shares, $3,000; Union, 25 shares, $2,500; Globe, 25 shares, $2,500; Suffolk, 10 shares, $1,000; Boston, 43 shares, $2,150; Columbian, 16 shares, $1,600; State, 30 shares, $1,800; Atlantic, 5 shares, $500; Bank of Commerce, 15 shares, $1,500; Grocers, 5 shares, $485.

Savings Institution in Town of Cambridge.—Bank Stock owned is in the Cambridge, 7 shares; Charles River, 25 shares.

Loans to County or Town is "Loans to County or Town, or City of Boston Notes."

Warren Institution for Savings.—The amount of deposits includes "Profit and Loss Account."

The Bank Stock owned is in the following Banks, viz.:—Market, 35 shares, $2,765; Shawmut, 20 shares, $1,950; Granite, 20 shares, $1,950; Atlantic, 3 shares, $324; Merchants, 53 shares, $5,538.50; Traders, 41 shares, $4,959; Eagle, 34 shares, $3,434; City, 20 shares, $1,980; Bunker Hill, 76 shares, $7,752; Shoe and Leather Dealers, 37 shares, $4,033; State, 30 shares, $1,815.

The Loan on Bank Stock is on the Market, 57 shares, $1,500; North, 23 shares, and Bunker Hill, 2 shares, $2,000; Railroad, 12 shares, $700; Railroad, 21 shares, and Bunker Hill, 4 shares, $1,475; Bunker Hill, 12 shares, $1,000; Boston, 38 shares, $1,200; Dedham, 30 shares, $1,750.

Loans on Railroad Stock are Fitchburg, 44 shares, $3,700; Lowell, 3 shares, $600.

Loans to County or Town includes $2,500 to two religious societies.

Middlesex Institution for Savings.—The Public Funds owned are United States Loans.

The Bank Stock owned is in the following Banks, viz.: Merchants, Boston, 120 shares, $12,000; City, 84 shares, $8,400; State, 100 shares, $6,000; Eagle, 45 shares, $4,500; Shawmut, 10 shares, $1,000; Columbian, 20 shares, $2,000; Hamilton, 14 shares, $1,400; Granite, 10 shares, $1,000; Shoe and Leather Dealers, 61 shares, $6,100; Traders, 10 shares, $1,000; Bank of Commerce, 35 shares, $3,500; Lowell, 9 shares, $900; Concord, 78 shares, $7,800.

Loans on Railroad Stock are on Fitchburg, $11,720; Boston and Worcester, $1,000; and the Cheshire, $1,200.

	FRAMINGHAM.	LOWELL.		NEWTON.	FITCHBURG.
	Framingham Savings Bank.	City Institution for Savings.	Lowell Institution for Savings.	Institution for Savings in the town of Newton.	Fitchburg Savings Bank.
Number of Depositors,	214	1,041	4,612	108	579
Amount of Deposits,	$25,515 81	$157,163 92	$736,045 77	$6,326 80	69,323 26
Public Funds,	. .	11,735 00	. .	. .	. .
Loans on Public Funds,	. .	. .	. .	. .	. .
Bank Stock,	2,000 00	21,200 00	135,760 00	1,500 00	14,500 00
Loans on Bank Stock,	12,200 00	7,977 00	20,000 00	. .	3,800 00
Deposits in Banks, bearing interest,	. .	. .	63,000 00	. .	. .
Railroad Stock,	. .	. .	. .	. .	. .
Loans on Railroad Stock,	. .	. .	. .	. .	. .
Invested in Real Estate,	. .	. .	27,782 74	. .	. .
Loans in Mortgage of Real Estate,	2,100 00	33,700 00	126,463 00	5,233 00	31,870 89
Loans to County, or Town,	10,719 28	76,000 00	362,480 00	. .	11,050 00
Loans on Personal Security,	. .	. .	. .	. .	8,100 00

Cash on hand, ...	363 90	6,551 92	13 03	123 90	3,609 02
Rate and Amount of ordinary Dividend, for last year, ...	4 per cent.	5 per cent. 3,732 17	4 per cent. 26,752 12	4 per cent. 237 33	4 per cent. 2,317 16
Average annual per cent. of Dividends, of last five years, ...	4 per cent.	. .	7⅛ per cent.	6 per cent.	. .
Annual Expenses of the Institution, . .	100 00	374 51	2,400 00	30 00	242 70

Framingham Savings Bank.—The Bank Stock owned is in the following Banks, viz.:—Merchants, Boston, $1,000; Framingham, $1,000.

Loans on Bank Stock are on the Merchants, Boston, 11 shares, $1,000; Framingham, 132 shares, $11,000; Bunker Hill, 3 shares, $200.

City Institution for Savings.—The Public Funds owned are Boston 6 per cent. Stock, $5,000; Boston 5 per cent., $1,870; Albany 6 per cent., $3,000; Massachusetts 5 per cent., $1,865.

The Bank Stock owned is in the following Banks, viz.:—Appleton, $12,300; Railroad, $900; Boylston, $2,000; Shawmut, $1,000; Bank of Commerce, $5,000.

Loan on Bank Stock is on the Appleton Bank.

Commenced receiving deposits, March, 1848.

Lowell Institution for Savings.—The Bank Stock owned is in the following Banks, viz.:—New England, $14,600; Eagle, $26,700; Lowell, $16,500; State, $12,960; City, $12,000; Hamilton, $12,000; Market, $9,100; Globe, $15,000; Railroad, $5,100; Bunker Hill, $4,500; Boston, $4,500; Concord, $3,000.

Loans on Bank Stock are on $15,000 in the Lowell, $12,000; and on $7,500 in the Lowell, and on $2,500 in the Atlantic, $8,000.

Deposits in Banks, bearing interest; Exchange, $30,000; Asiatic, $20,000; Hamilton, $6,000; Traders, $5,000.

Loans to County or Town is "Loan to Counties, Towns and Cities."

Amount of 4th extra Dividend, last year, $64,334.22.

Institution for Savings in the Town of Newton.—Bank Stock owned is in the Newton, $900; Brighton, $600.

Fitchburg Savings Bank.—The Bank Stock owned is 50 shares in the Merchants, Boston, 30 shares in the Fitchburg, and 50 in the Rollstone.

The Loan on Bank Stock is on 44 shares in the Fitchburg.

	LANCASTER.	SOUTHBRIDGE.	WORCESTER.	NORTHAMPTON.	WARE.
	Lancaster Savings Bank.	Southbridge Savings Bank.	Worcester County Institution for Savings.	Northampton Institution for Savings.	Ware Savings Bank.
Number of Depositors,	308	117	7,197	195	35
Amount of Deposits,	$30,715 78	$10,813 81	$1,122,948 10	$20,356 84	$2,411 00
Public Funds,	4,952 50	2,300 00	92,700 00	. .	. .
Loans on Public Funds,	. .	. .	. .	. .	. .
Bank Stock,	970 00	3,069 00	151,230 00	800 00	. .
Loans on Bank Stock,	4,550 00	1,600 00	34,300 00	. .	. .
Deposits in Banks, bearing interest,	. .	. .	. .	. .	. .
Railroad Stock,	. .	. .	. .	. .	. .
Loans on Railroad Stock,	1,700 00	. .	. .	. .	. .
Invested in Real Estate,	. .	. .	. .	. .	. .
Loans in Mortgage of Real Estate,	6,200 00	1,600 00	587,505 84	10,530 71	. .
Loans to County, or Town,	10,500 00	. .	185,820 51	. .	. .
Loans on Personal Security,	600 00	2,500 00	112,987 00	9,195 94	2,000 00

Cash on hand, ...	1,279 42	3 27	4,246 52	362 24	411 00
Rate and Amount of ordinary Dividend, for last year, ...	4 per cent. 964 74	4 per cent. 245 39	4 per cent. 41,228 22	5 per cent. 765 19	. .
Average annual per cent. of Dividends, of last five years, ...	8½ per cent.	. .	6½ per cent.	5 2-5 per cent.	. .
Annual Expenses of the Institution, . .	56 75	17 24	2,075 68	4 17	. .

Lancaster Savings Bank.—The Public Funds owned are City of Boston 6 per cent. stock.

The Bank Stock owned is 10 shares in the Lancaster Bank.

Loan on Bank Stock is on the Lancaster Bank.

Loan on Railroad Stock is on the Fitchburg Railroad.

Loan to County, or Town, is to the Town of Lancaster, $7,000; and Clinton, $3,500.

Southbridge Savings Bank.—The Public Funds owned are City of Boston Water Loan.

The Bank Stock owned is in the following Banks, viz.:—Merchants, Boston, 7 shares; New England, 7 shares; Washington, 12 shares; Southbridge, 5 shares.

The Loan on Bank Stock is on 19 shares in the Southbridge Bank.

Not in operation 5 years.

Worcester County Institution for Savings.—The Public Funds owned are United States Loans, $92,700.

The Bank Stock owned is in the following Banks, viz.:—Hamilton, $10,000; Blackstone, $1,000; Shawmut, $5,000; Quinsigamond, $9,000; Granite, $6,400; Millbury, $2,650; Southbridge, $2,500; Leicester, $2,000; Lancaster, $1,500; Citizens, $24,800; Fitchburg, $4,100; New England, $6,900; Merchants, $12,000; Worcester, $21,900; Atlas, $3,600; Oxford, $3,300; Central, $8,000; State, $780; Atlantic, $5,400; City, $17,200; Mechanics, $3,200.

Loans on Bank Stock are on the following Banks, viz.:—On $1,500 Southbridge, $1,150; on $11,000 Leicester, $8,250; on $4,000 Quinsigamond, $3,500; on $800 Suffolk, $600; on $2,000 Mechanics, $1,800; on $2,000 Oxford, $1,600; on $1,700 Central, $1,000; on $7,600 Worcester, $5,300; on $5,000 Lancaster, $4,000; on $8,500 Citizens, $7,100.

Interest received, being profits undivided, $25,219.69.

Northampton Institution for Savings.—Amount of Deposits is included dividends to April 1st. Bank Stock is in the Atlas Bank, 8 shares, $800.

Ware Savings Bank.—Organized June 17, 1850.

	SPRINGFIELD.	GREENFIELD.	ADAMS.	PITTSFIELD.	CANTON.
	Springfield Institution for Savings.	Franklin Savings Institution.	North Adams Savings Bank.	Berkshire County Savings Bank.	Institution for Savings in Canton.
Number of Depositors,	1,380	718	19	203	227
Amount of Deposits,	$244,748 13	$122,146 21	$3,080 91	$25,267 58	$28,421 77
Public Funds,	13,000 00	7,000 00	. .	5,000 00	4,500 00
Loans on Public Funds,	. .	. .	. .	. .	. .
Bank Stock,	24,000 00	. .	. .	3,600 00	5,050 00
Loans on Bank Stock,	7,500 00	10,000 00	. .	. .	. .
Deposits in Banks, bearing interest,	. .	. .	. .	. .	. .
Railroad Stock,	. .	. .	. .	. .	. .
Loans on Railroad Stock,	9,600 00	2,500 00	. .	. .	. .
Invested in Real Estate,	. .	. .	. .	. .	. .
Loans in Mortgage of Real Estate,	89,296 43	50,220 00	. .	1,100 00	13,795 00
Loans to County, or Town,	19,285 38	11,825 00	600 00	5,900 00	. .
Loans on Personal Security,	68,081 18	44,345 00	2,412 00	7,415 00	4,730 34

Cash on hand, ...	17,801 06	1,401 47	68 91	2,435 28	346 43
Rate and Amount of ordinary Dividend, for last year, ...	4 per cent.	5 per cent. 5,444 40	5 per cent. 103 88	5 per cent. 914 37	4 per cent. 888 52
Average annual per cent. of Dividends, of last five years, ...	7 per cent.	6½ per cent.	. .	. .	5 19-100 per ct.
Annual Expenses of the Institution, . .	900 00	239 25	50 00	115 03	108 10

Springfield Institution for Savings. The Public Funds owned are City of Boston six per cent. stock, $8,000; Worcester Railroad Bonds, $5,000.

Bank Stock owned is in the following Banks, viz.:—Springfield, $4,000; Chicopee, $1,000; Shawmut, $4,000; Hamilton, $2,500; North, $4,000; State, $1,800; City, $1,700; Tremont, $5,000.

Loans on Bank Stock are on the Springfield, $5,000; Greenfield, $2,500.

Loans on Railroad Stock are on Connecticut River, $9,600.

Franklin Savings Institution. Public Funds owned are City of Boston, $7,000.

The Loan on Bank Stock is on 76 shares in the Greenfield, and 40 in the Northampton Bank.

The Loan on Railroad Stock is on 20 shares in the Hartford and New Haven Railroad Extension Stock; 2 shares Boston and Lowell; 2 shares Connecticut River Railroad Co., Preferred Stock.

Berkshire County Savings Bank. The Public Funds owned are United States 6 per cent. stock, $2,000; City of Boston 6 per cent., $3,000.

The Bank Stock owned is in the Lee, $2,000; Cabot, $1,600.

Canton Institution for Savings. The Public Funds owned are Boston Water Stock.

The Bank Stock owned is in the following Banks, viz:—Neponset, 32 shares, $3,200; North, 15 shares, $1,500; Market, 5 shares, $350.

	COHASSET.	DEDHAM.	QUINCY.	ROXBURY.	WEYMOUTH.
	Cohasset Savings Bank.	Dedham Institution for Savings.	Quincy Savings Bank.	Institution for Savings in Roxbury and vicinity.	Weymouth and Braintree Institution for Savings.
Number of Depositors,	115	1,626	451	682	538
Amount of Deposits,	$21,911 65	$323,502 02	$67,076 50	$109,283 02	$85,324 94
Public Funds,	1,000 00	. .	12,400 00	. .	. .
Loans on Public Funds,	. .	. .	. .	4,000 00	. .
Bank Stock,	8,880 00	21,979 00	2,000 00	19,061 35	3,880 00
Loans on Bank Stock,	. .	10,800 00	. .	4,000 00	. .
Deposits, in Banks, bearing interest,	. .	. .	. .	. .	. .
Railroad Stock,	. .	. .	. .	. .	. .
Loans on Railroad Stock,	. .	6,400 00	2,040 00	2,100 00	. .
Invested in Real Estate,	. .	. .	. .	9,989 75	. .
Loans in Mortgage of Real Estate,	10,794 74	217,195 40	37,200 00	40,385 85	61,276 50
Loans to County, or Town,	150 00	35,701 97	1,000 00	18,906 57	. .
Loans on Personal Security,	200 00	37,445 53	11,766 00	7,000 00	18,621 43

Cash on hand, ...	1,222 71	11,386 23	941 49	3,839 50	1,072 71
Rate and Amount of ordinary Dividend, for last year, ...	5 per cent. 692 39	4 per cent. 11,417 89	5 per cent. 2,743 45	4 per cent. 3,279 21	5 per cent.
Average annual per cent. of Dividends, of last five years, ...	. .	6½ per cent,	6 8-10 per cent.	6 1-16 per cent.	6 9-100 per cent.
Annual Expenses of the Institution, . .	75 00	905 87	255 00	615 00	150 00

Cohasset Savings Bank.—Public Funds owned are City of Boston 6 per cent. stock.

Bank Stock owned is in the following Banks, viz.:—Merchants, $1,300; State, $430; Tremont, $1,100; Traders, $500; Shawmut, $500; Columbian, $900; Union, $1,500; Grocers, $500; Washington, $1,000; City, $1,100.

Dedham Institution for Savings.—The Bank Stock owned is in the following Banks:—Dedham, 101 shares, $10,450; People's, 120 shares, $5,930; State, 23 shares, $1,451.50; Merchants, 14 shares, $1,420; Traders, 10 shares, $1,042.50; Globe, 10 shares, $1,065; Union, 6 shares, $620.

Loans on Bank-Stock are on 34 shares in the Shawmut, $3,000, and 58 shares in the Freeman's, $5,000; Dedham, 12 shares, $1,000; Shoe and Leather Dealers, 20 shares, $1,800.

Loans on Railroad Stock are on 57 shares Fitchburg, $4,800; Boston and Maine, 13 shares, $1,200; Western, 5 shares, $400.

Quincy Savings Bank.—The Public Funds are City of Boston.

The Bank Stock owned is 10 shares Merchants, Boston, $1,000; Exchange, Boston, 10 shares, $1,000.

The Loan on Railroad Stock is on 24 shares in the Old Colony.

Institution for Savings in Roxbury and its Vicinity.—Loans on Public Funds are Merrimack Manufacturing Company, $2,000; Suffolk Manufacturing Company, $2,000.

The Bank Stock owned is in the following Banks, viz.:—Traders, 10 shares, $970; Market, 25 shares, $1,750; People's, 102 shares, $5,100; North, 53 shares, $5,652.25; State, 34 shares, $2,010.10; Washington, 6 shares, $579; Atlas, 20 shares, $2,000; Granite, 10 shares, $1,000.

The Loan on Bank Stock is on the Bank of Commerce.

Loans on Railroad Stock are on Boston and Worcester, $500; Boston and Maine, $1,600.

Weymouth and Braintree Institution for Savings.—The Bank Stock owned is in the following Banks, viz.:—

Weymouth and Braintree,	20 shares, - - - -	$2,000
North, Boston,	12 " - - - -	1,200
Merchants, Boston,	9 " - - - -	900
		4,100
	Discount, - - - -	220
		$3,880

	FAIRHAVEN.	FALL RIVER.	NEW BEDFORD.	TAUNTON.	HINGHAM.
	Fairhaven Institution for Savings.	Fall River Institution for Savings.	New Bedford Institution for Savings.	Bristol County Savings Bank.	Hingham Institution for Savings.
Number of Depositors,	236	3,172	3,132	858	1,261
Amount of Deposits,	$67,351 38	$812,021 46	$739,168 03	$160,818 29	$274,450 93
Public Funds,	. .	. .	86,700 00	. .	19,000 00
Loans on Public Funds,	. .	. .	. .	. .	. .
Bank Stock,	30,500 00	135,462 50	317,430 00	. .	57,530 00
Loans on Bank Stock,	1,000 00	. .	20,255 00	. .	35,500 00
Deposits in Banks, bearing interest,	. .	. .	33,143 18	. .	. .
Railroad Stock,	. .	. .	. .	. .	. .
Loans on Railroad Stock,	. .	. .	37,950 00	3,250 00	2,190 00
Invested in Real Estate,	. .	. .	5,000 00	. .	1,700 00
Loans in Mortgage of Real Estate,	8,094 56	228,211 00	2,100 00	77,855 85	142,507 27
Loans to County, or Town,	2,000 00	32,150 00	13,000 00	10,000 00	11,000 00
Loans on Personal Security,	24,092 00	422,435 55	253,064 49	72,312 08	7,050 00

Cash on hand, ...	3,326 69	22,725 09	362 98	5,295 21	1,318 35
Rate and Amount of ordinary Dividend, for last year, ...	5¼ per cent. 2,815 58	6 per cent. 38,465 63	5 per cent. 25,184 58	5 per cent. 6,896 09	5 per cent. 12,175 56
Average annual per cent. of Dividends of last five years, ...	5 30-100 per ct.	6 per cent.	5 8-10 per ct.	. .	7 24-100 per ct.
Annual Expenses of the Institution, . .	200 00	2,196 06	897 67	774 38	485 12

Fairhaven Institution for Savings.—The Bank Stock owned is in the following Banks, viz:—Fairhaven, $11,000; Marine, New Bedford, $2,600; Merchants, New Bedford, $700; Mechanics, New Bedford, $300; Bedford Commercial, $2,000; Merchants, Boston, $2,900; Tremont, $5,000; Bank of Commerce, $6,000.

Loan on Bank Stock is on the Fairhaven Bank.

Loans to County or Town is to Town of Fairhaven.

Fall River Institution for Savings. The Bank Stock owned is in the following Banks, viz:—Fall River, 603 shares, $52,762.50; Massasoit, 200 shares, $20,000; Fall River Union, Tiverton, 190 shares, $19,000; Marine, New Bedford, 99 shares, $9,900; Merchants, New Bedford, 83 shares, $8,300; Bank of Commerce, Boston, 250 shares, $25,000.

New Bedford Institution for Savings. The Public Funds owned are United States 5 per cent., $15,000; Massachusetts, 5 per cent., $18,000; City of Boston, 5 per cent., $17,000; City of Boston, 6 per cent., $36,700.

The Bank Stock owned is in the following Banks, viz:—Merchants, New Bedford, $68,000; Bedford Commercial, $50,000; Marine, $50,000; Fairhaven, $3,000; Fall River, $17,500; Railroad, Lowell, $6,750; Hamilton, Boston, $5,500; Exchange, $2,000; Washington, $2,700; Massachusetts, $9,500; Columbian, $9,600; City, $2,700; Atlas, $5,000; State, $7,380; Granite, $13,500; Traders, $5,300; Eagle, $7,500; Shawmut, $1,200; Tremont, $20,000; Merchants, $9,600; North, $8,300; Union, $2,400; Bank of Commerce, $10,000.

Loans on Bank Stock are on the Marine, New Bedford, $255; Cochituate, Boston, $20,000.

Deposits in Banks bearing interest, are in Merchants Bank, New Bedford, $15,598.10; Marine Bank, do., $17,545.03.

Loans on Railroad Stock, are on 45 shares New Bedford and Taunton, $2,950; Bond of Western, $15,000; Bond of Androscoggin and Kennebec, $10,000; Bond of Michigan Central, $10,000.

Bristol County Savings Bank.—Loans on Railroad Stock are on Taunton Branch, $3,000; Boston and Providence, $250; Loan to County or Town, is to Bristol County, $10,000.

Hingham Institution for Savings. The Public Funds are City of Boston, $19,000.

The Bank Stock owned is in the following Banks, viz:—Hingham, $7,910; Merchants, $10,500; Eagle, $4,800; Market, $2,520; Hamilton, $2,800; Globe, $3,000; Shoe and Leather Dealers, $3,800; New England, $2,000; State, $2,400; City, $3,200; Union, $5,000; Columbian, $1,600; Suffolk, $1,500; Tremont, $4,200; Granite, $2,300.

Loans on Bank Stock are on 72 shares Mechanics, Boston, $6,350; Exchange, 157 shares, $13,550; Granite, 78 shares, $7,000; Shoe and Leather Dealers, 15 shares, State 10 shares, and 5 shares Hamilton, $2,300; 35 shares Shoe and Leather Dealers, and 5 shares Traders, $3,600; Merchants, 12 shares, and 8 shares Fitchburg Railroad, $1,700; Market, 10 shares, and 5 shares Nashua and Lowell Railroad, $1,000.

Loans on Railroad Stock are on Boston and Worcester, 10 shares, and 2 shares Tremont Bank, $1,000; Fitchburg, 14 shares, $1,190.

	PLYMOUTH.	SO. SCITUATE.	WAREHAM.	BARNSTABLE.	NANTUCKET.
	Plymouth Savings Bank.	South Scituate Savings Bank.	Wareham Savings Bank.	Institution for Savings in Barnstable.	Nantucket Institution for Savings.
Number of Depositors,	2,535	1,235	353	797	581
Amount of Deposits,	$411,703 16	$115,853 31	$65,712 05	$190,457 74	$138,512 11
Public Funds,	52,172 50	. .	. .	. .	. .
Loans on Public Funds,	5,000 00	. .	. .	6,940 00	. .
Bank Stock,	97,831 50	17,990 00	25,704 00	26,664 50	9,350 00
Loans on Bank Stock,	23,630 00	3,275 00	. .	. .	75 00
Deposits in Banks, bearing interest,	10,000 00	. .	5,000 00	. .	5,000 00
Railroad Stock,	. .	. .	. .	. .	. .
Loans on Railroad Stock,	19,700 00	9,500 00	. .	7,000 00	. .
Invested in Real Estate,	2,500 00	725 00	. .	. .	6,126 80
Loans in Mortgage of Real Estate,	114,906 78	60,945 55	750 00	38,554 00	56,740 84
Loans to County, or Town,	14,400 00	10,233 00	1,000 00	1,000 00	4,200 00
Loans on Personal Security,	75,185 27	12,051 15	32,046 93	110,506 00	47,515 00

Cash on hand, ...	1,034 46	970 80	3,652 36	2,745 71	11,140 20
Rate and Amount of ordinary Dividend, for last year, ...	5 per cent. 18,557 53	5 per cent. 5,553 00	6 per cent. 2,495 38	5½ per cent.	5 per cent. 5,557 77
Average annual per cent. of Dividends, of last five years, ...	6 per cent.	6¾ per cent.	. .	5 4-10 per cent.	5 per cent.
Annual Expenses of the Institution, . .	935 60	350 00	72 86	535 33	465 00

Plymouth Savings Bank.—Public Funds are City of Boston 5 and 6 per cent., $29,862.50; Massachusetts 5 per cent., $9,310; United States 6 per cent., $8,000; City of Cambridge 6 per cent., $5,000.

Loans on Public Funds are Massachusetts scrip, $5,000.

The Bank Stock owned is in the following Banks, viz.:—State, 67 shares, $3,336; Merchants, 196 shares, $19,600; Plymouth, 72 shares, $7,920; Old Colony, 68 shares, $7,616; Bristol County, 70 shares, $7,000; Hingham, 45 shares, $3,330; Wareham, 40 shares, $3,680; Market, 83 shares, $6,225; Traders, 10 shares, $950; City, 70 shares, $6,700; Suffolk, 10 shares, $1,200; North, 8 shares, $720; Granite, 46 shares, $4,314; Massachusetts, 20 shares, $4,787.50; Tremont, 60 shares, $5,900; Atlantic, 19 shares, $1,805; Eagle, 6 shares, $570; Boston, 89 shares, $4,628; New England, 30 shares, $3,000; Boylston, 10 shares, $1,000; Exchange, 20 shares, $2,000; Abington, 10 shares, $1,000.

Loans on Bank Stock are on Old Colony, $6,450; Plymouth, $6,000; Merchants, $2,380; Machinists, $4,000; Market, $630; City, $1,000; Old Colony and Atlantic, $1,500; Plymouth, Old Colony, North, and Merchants, $1,170.

Deposits in Banks bearing interest are in Shoe and Leather Dealers, $10,000.

Loans on Railroad Stock are on Old Colony, $16,700; S. Reading Branch, $3,000.

South Scituate Savings Bank.—The Bank Stock owned is in the following Banks, viz.:—State, $1,620; Merchants, $1,500; Traders, $1,500; North, $600; Weymouth and Braintree, $300; Hamilton, $1,000; Eagle, $1,100; Atlantic, $1,000; City, $1,100; Union, $1,000; New England, $1,000; Columbian, $1,600; Globe, $300; Granite, $1,800; Washington, $1,100; Hingham, $1,470. All located in Boston, except the Weymouth and Hingham.

The Loan on Bank Stock is on the Boylston, $1,350; Railroad, $575; Bunker Hill, $1,350.

The Loan on Railroad Stock is $9,500 on 114 shares Fitchburg.

Wareham Savings Bank.—The Bank Stock owned is in the following Banks, viz.:—Boylston, 15 shares, $1,576; Shawmut, 50 shares, $4,997.50; City, 50 shares, $5,035; Eagle, 23 shares, $2,327.75; Shoe and Leather Dealers, 25 shares, $2,490; Granite, 20 shares, $1,982.50; Merchants, 50 shares, $5,265.25; Wareham, 21 shares, $2,030.

Deposits in Banks bearing interest are in Wareham Bank, $5,000.

Has not been in operation five years.

Institution for Savings in the Town of Barnstable.—The Loans on Public Funds are State of Maine, $4,990 on $5,000; City of Albany, $950 on $1,000; United States Scrip, $1,000.

Bank Stock owned is in the following Banks, viz.:—Barnstable, $5,300; Old Colony, $2,000; Wareham, $2,000. Boston Banks, viz.:—Market, $1,400; Shawmut, $2,000; Atlantic and Tremont, $5,920; City and Grocers, $2,724.50; Merchants and North, $5,320.

Loans to County or Town is to County of Barnstable, $1,000.

Nantucket Institution for Savings.—The Bank Stock owned is in the following Banks, viz.:—Pacific, $8,300; Citizens, $50; Merchants, New Bedford, $1,000.

AGGREGATE.

Number of Depositors, ...	78,823
Amount of Deposits, ...	$13,660,024 34
Public Funds, ...	1,168,169 79
Loans on Public Funds, ...	16,840 00
Bank Stock, ...	2,459,161 29
Loans on Bank Stock, ...	297,897 00
Deposits in Banks, bearing interest, . .	130,068 91
Railroad Stock, ...	123,046 49
Loans on Railroad Stock, ...	243,445 00
Invested in Real Estate, ...	100,943 32
Loans in Mortgage of Real Estate, . .	4,004,379 68
Loans to County, or Town, ...	1,824,394 31
Loans on Personal Security, ...	3,619,738 64
Cash on hand, ...	208,337 53
Rate and Amount of ordinary Dividend, for last year, ...	A fraction over 4 16-25. Amount, 470,646 52
Average annual per cent. of Dividends, of last five years, ...	A fraction over 6 23-100.
Annual Expenses of the Institutions, . .	Amount, 41,680 57

REMARKS.

The Returns from the Suffolk, Framingham, Weymouth and Braintree, and Barnstable Savings Banks, state the rate, but not the amount of the ordinary dividends.

The Ware Savings Bank was organized June 17, 1850. Danvers, organized April 26, 1850.

The following have not been in operation five years, viz.:—East Boston, Danvers, Gloucester, Essex, City, Southbridge, Ware, North Adams, Berkshire County, Cohasset, Bristol County, Wareham.

The Sandwich, incorporated in 1848, and the Blackstone, incorporated in 1849, have made no Returns, and are not known to be in operation.

Average dividends for last five years is calculated on the returns of thirty-two Banks.

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